

ADMINISTRACIÓN DE SEGUROS
DE PUERTO RICO
ASES



Assessment of Customer Satisfaction

A qualitative look at the Vital Plan

May 14, 2021

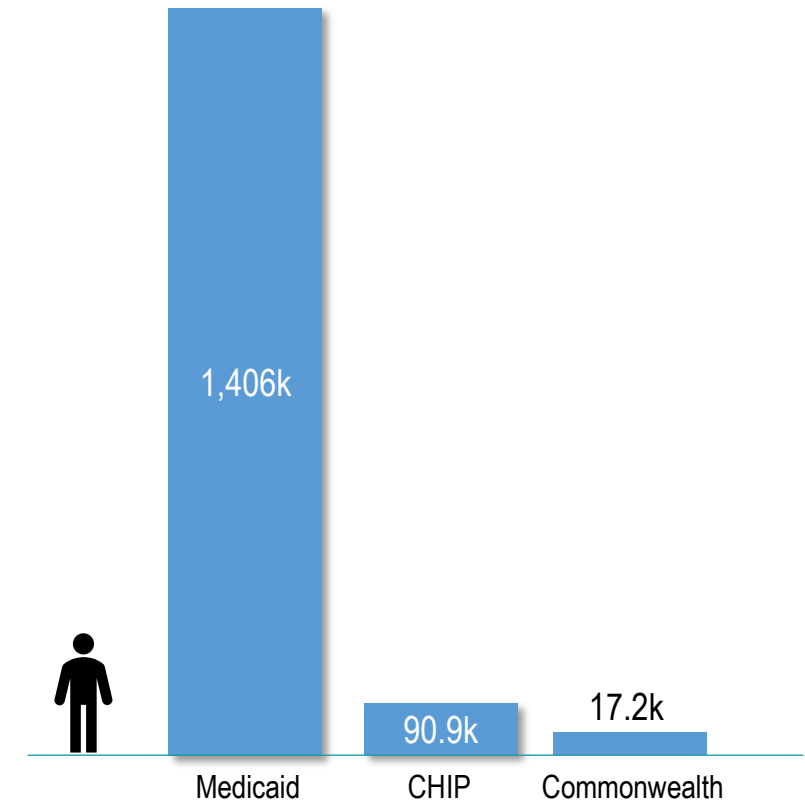


Introduction



PR Economics & Health Indicators

- ❑ 3.28 million residents in 2020¹
- ❑ Unemployment and poverty rates are higher in Puerto Rico than the U.S. overall²
- ❑ Median income is lower²
- ❑ Uninsured rate is lower in Puerto Rico (6.9% vs. 8.7%)²
- ❑ Medicaid coverage rate is higher in Puerto Rico (46.9% vs. 20.6% in U.S. overall)²
 - 1.4 million covered by Medicaid³
 - 90.9 thousand children covered by Medicaid-expansion CHIP³
 - 17.2 thousand enrollees covered by through Puerto Rico-only funds³



Source: Puerto Rico Medicaid Program (Apr 2021)

Source: (1) <https://www.census.gov/data>

(2) MACPAC “Mandated Report: Medicaid in Puerto Rico” (Oct 2018)

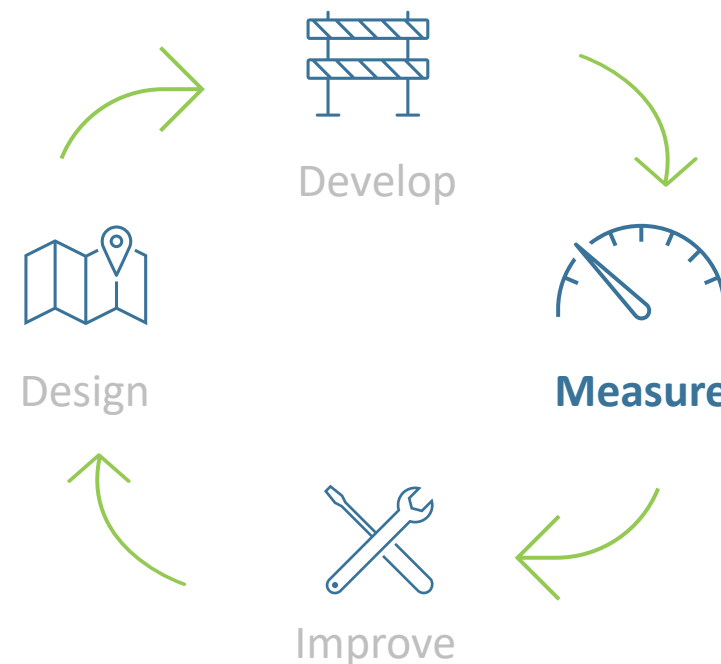
(3) Puerto Rico Medicaid Program (Apr 2021)

ASES Mission Statement

ADMINISTRACIÓN DE SEGUROS
DE PUERTO RICO
ASES



“La misión de ASES es **implantar, administrar y negociar**, mediante contratos con **Aseguradoras, Organizaciones de Servicios de Salud y Proveedores**, un sistema de seguros de salud que eventualmente le brinde a todos los residentes de la Isla, acceso a cuidados médico-hospitalarios de **calidad**, independientemente de la condición económica y capacidad de pago de quien los requiera.”



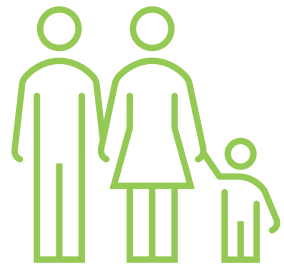
“Health care quality means getting the right care, in the right amount, at the right time”

- National Committee for Quality Assurance (NCQA)



Vital Plan managed with four MCOs

Managed care delivery system



Managed care organizations (MCOs) provide acute, primary, specialty, and behavioral health services territory wide. They are paid using risk-based capitated payments.

Vital Plan managed with four MCOs



1. Perception about Vital



2. Insurer Experience



3. Satisfaction of Health Service





1 Design

Design and development of survey and tools



2 Sample

Population Sample and target



3 Lists

Selection the Random Call List



4 Data Collection

Phone survey and Data Collection



5 Analysis

Analysis & Results

Methodology

MCO	Region								Total
	Norte	Metro Norte	San Juan	Noreste	Oeste	Suroeste	Sureste	Este	
First Medical	970	181	589	93	206	198	65	223	2,525
MMM	131	182	76	721	204	259	808	195	2,576
Plan de Salud Menonita	20	25	24	69	55	173	127	833	1,326
Triple S	286	1,168	153	160	1,114	334	97	263	3,575
Total	1,407	1,556	842	1,043	1,579	964	1,097	1,514	10,002

Source: Sample Analysis by Estudios Técnicos, Inc.

Note: The purpose of considering the regions in the analysis is to evaluate the existence of geographic differences and measure the level of satisfaction of the current model (without regions) versus the previous model in which the insurer was assigned according to the beneficiary's region of residence.



Table 3: Sample margin of error by MCO

MCO	Error
First Medical	2.0%
MMM	1.9%
Plan de Salud Menonita	2.6%
Triple S	1.6%

Table 4: Sample margin of error by Region

Region	Error
Norte	2.6%
Metro Norte	2.5%
San Juan	3.4%
Noreste	3.0%
Oeste	2.5%
Suroeste	3.2%
Sureste	3.0%
Este	2.5%

Source: Sample Analysis by Estudios Técnicos, Inc.

Data Analysis



From February 3, 2021 to April 14, 2021



+62k contact calls



8 regions / 4 MCOs

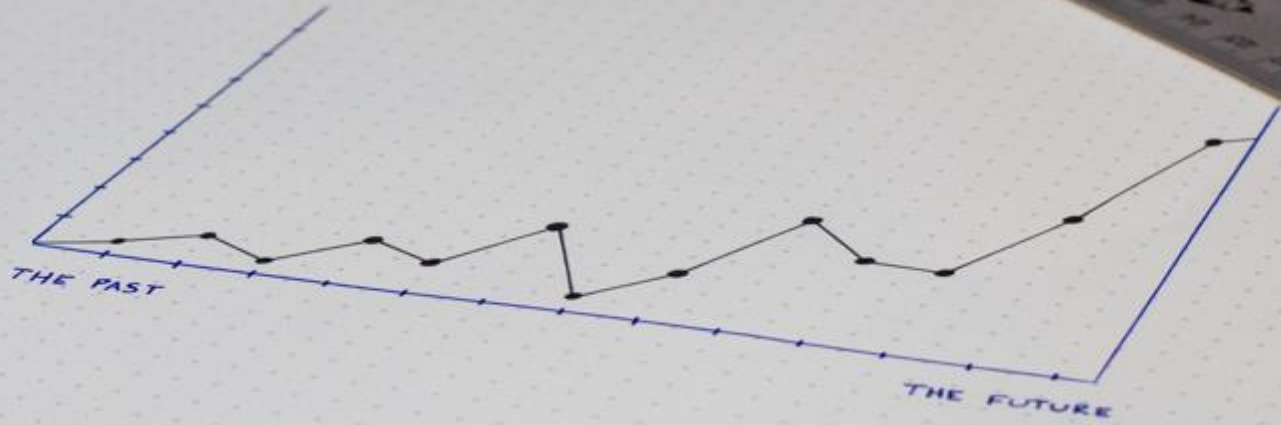


21 years of age or older

MCO	Region								Total
	Norte	Metro Norte	San Juan	Noreste	Oeste	Suroeste	Sureste	Este	
First Medical	1,009	190	673	96	222	209	70	233	2,702
MMM	144	193	85	748	211	280	897	206	2,764
Plan de Salud Menonita	20	26	25	72	56	186	131	820	1,336
Triple S	298	1,181	175	171	1,172	344	105	270	3,716
Total	1,471	1,590	958	1,087	1,661	1,019	1,203	1,529	10,518

Source: Truenorth Corporation

Results & Conclusions



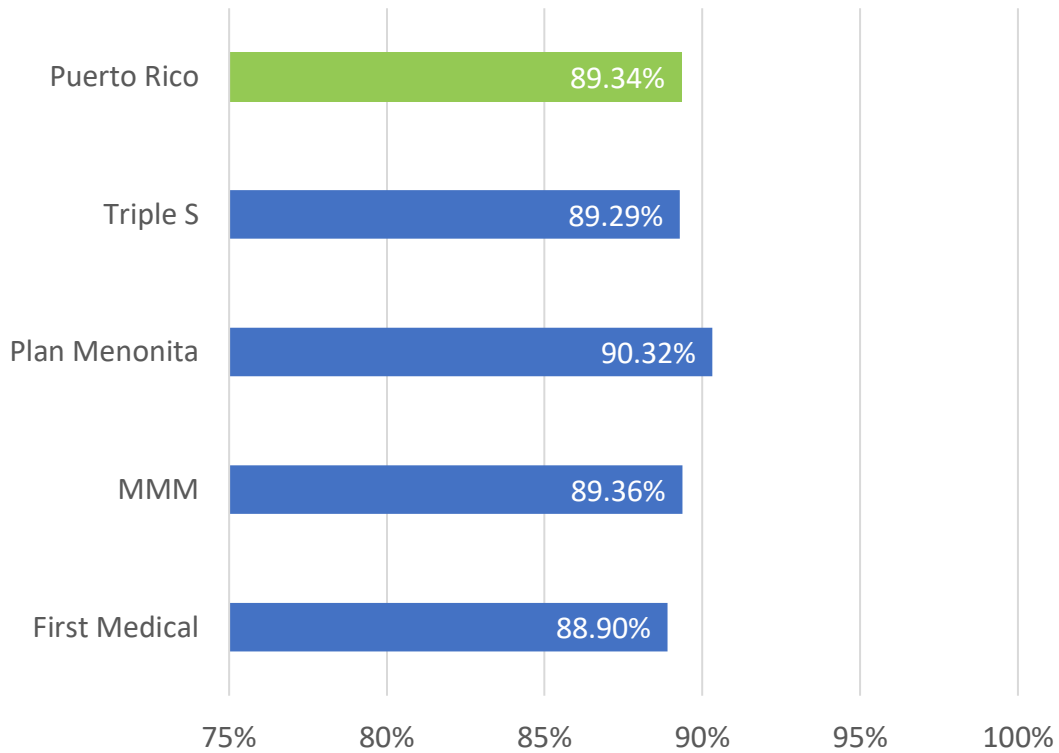


Perception about Vital

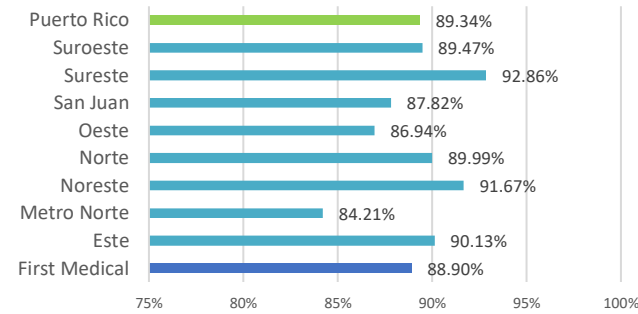
Q1 Plan Vital - Eligibility Process



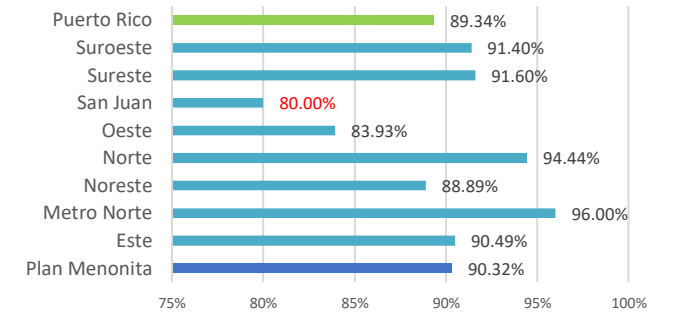
Overall



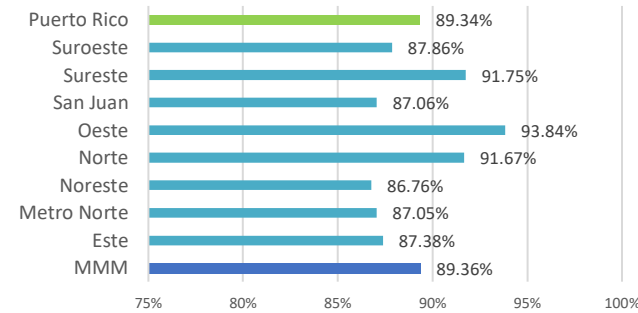
First Medical



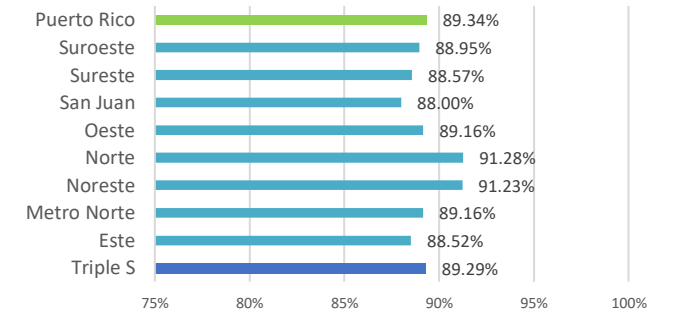
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

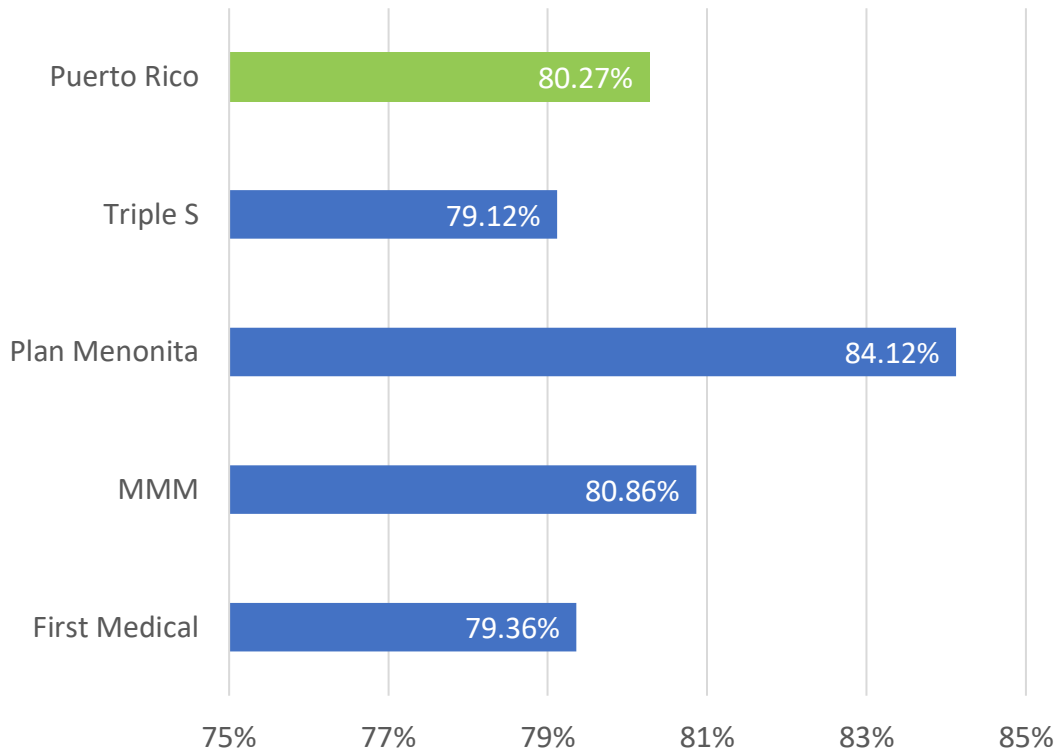


Perception about Vital

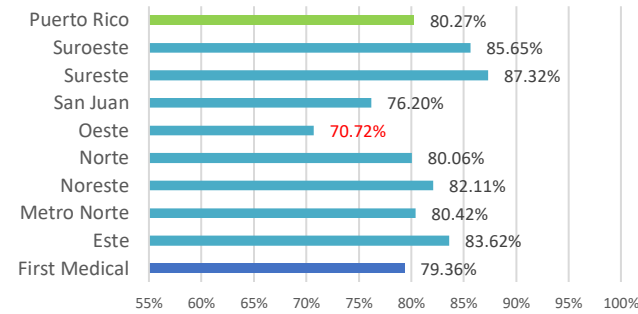
Q2 Plan Vital - Information About VITAL



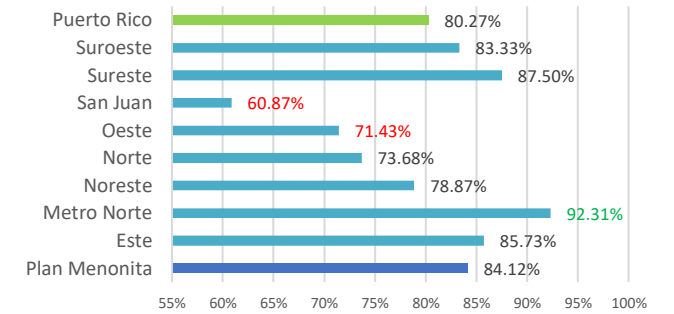
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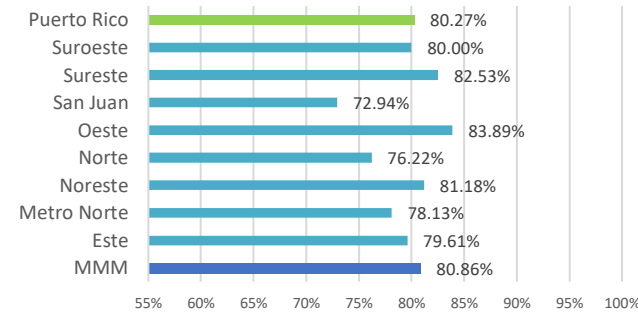
First Medical



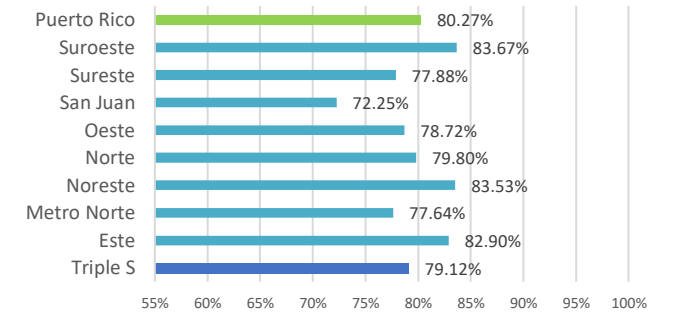
Plan Menonita



MMM



Triple S

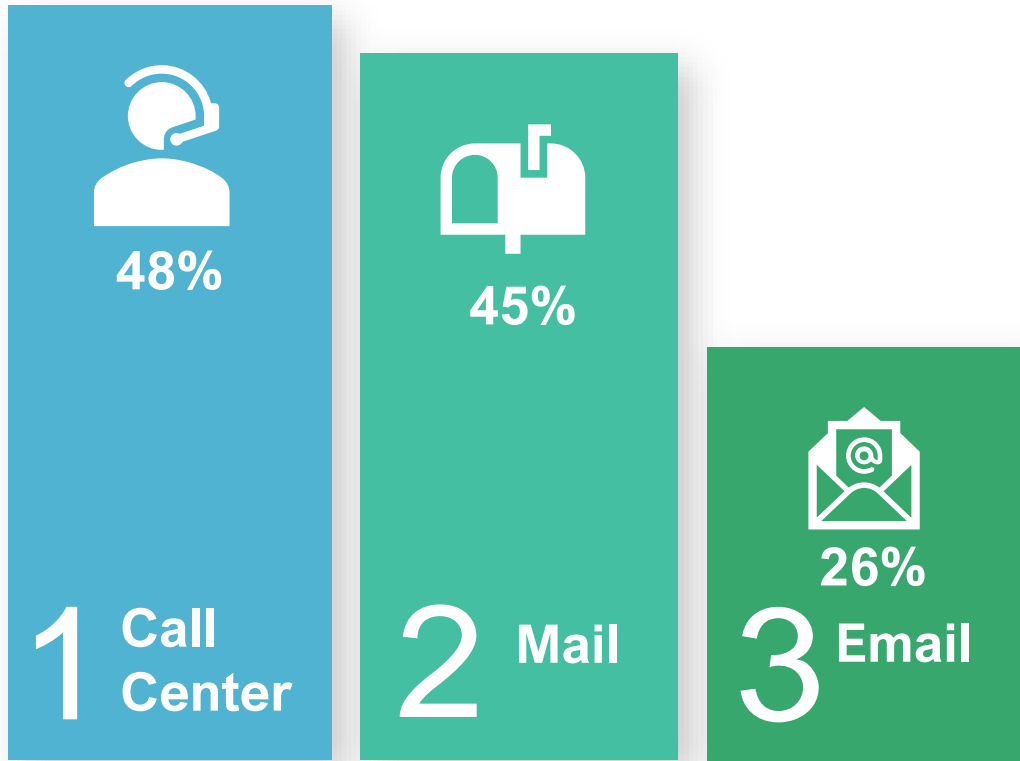


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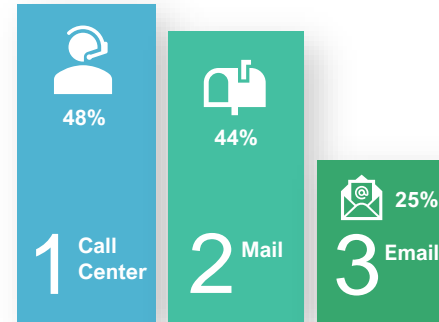


Perception about Vital

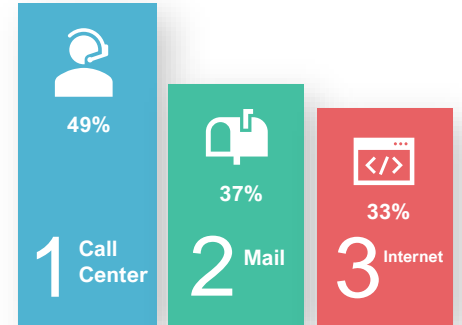
Q3 Plan Vital - Preferred Communication Channel



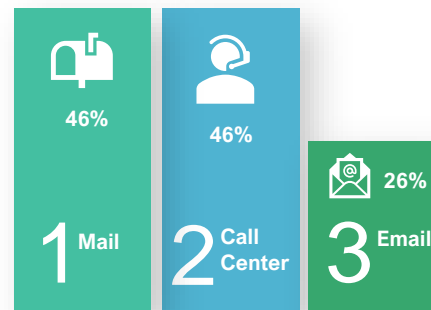
Puerto Rico



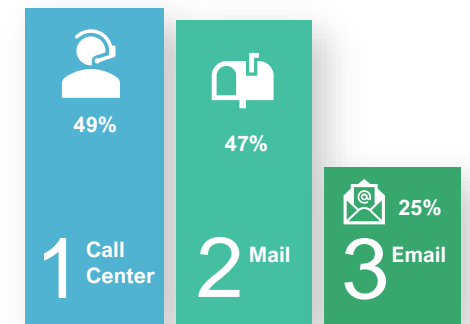
First Medical



Plan Menonita



MMM



Triple S

Source: Truenorth Corporation



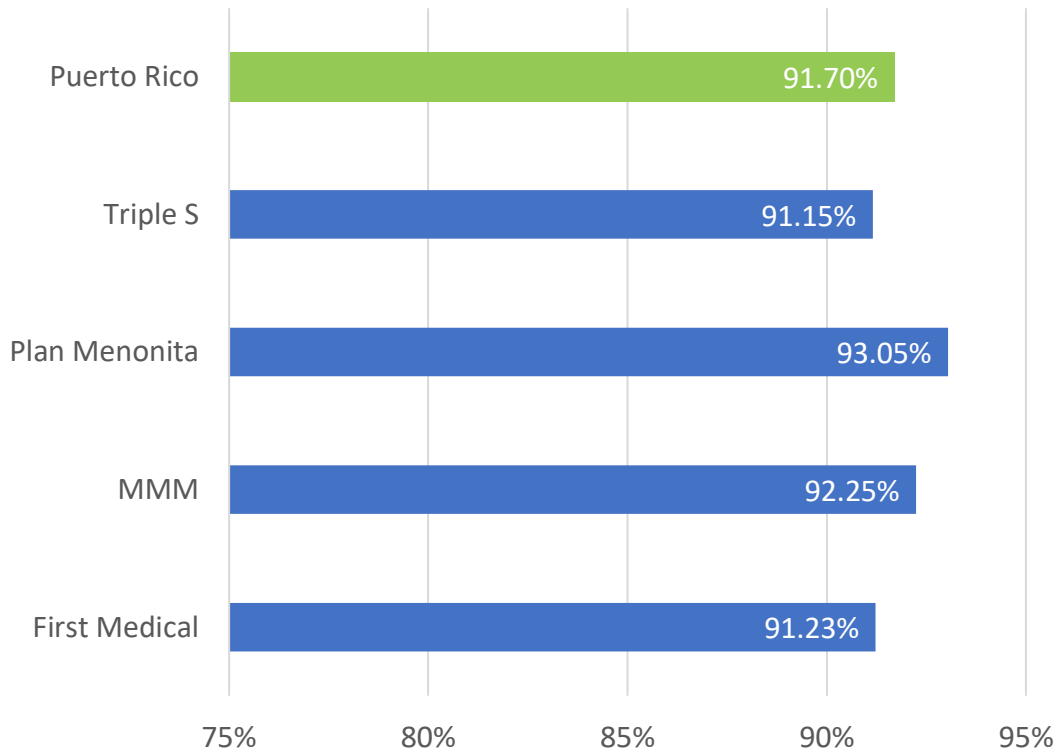


Perception about Vital

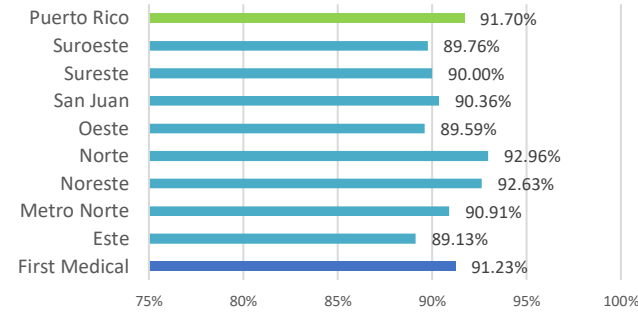
Q4 Plan Vital - New Model



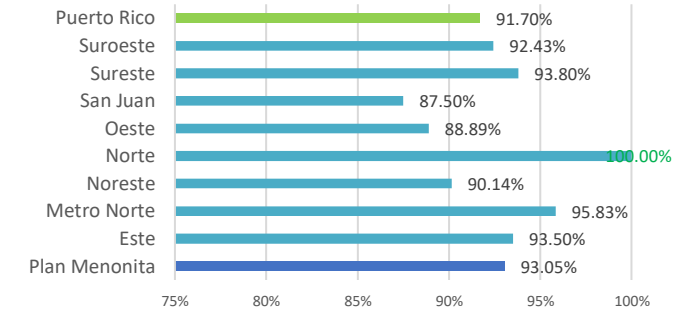
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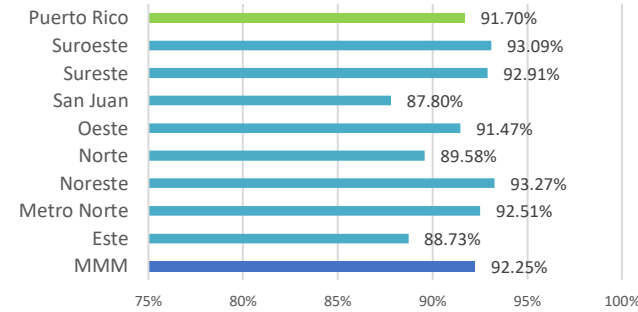
First Medical



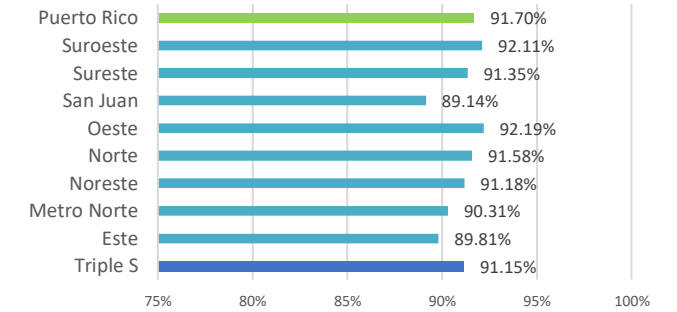
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

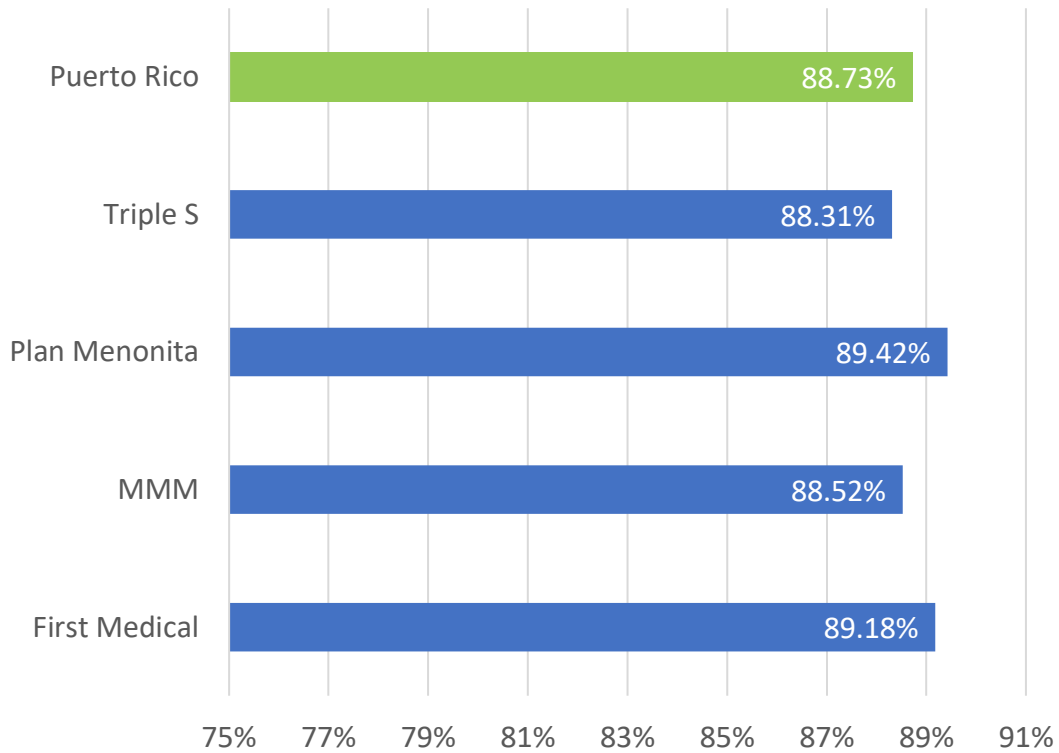


Perception about Vital

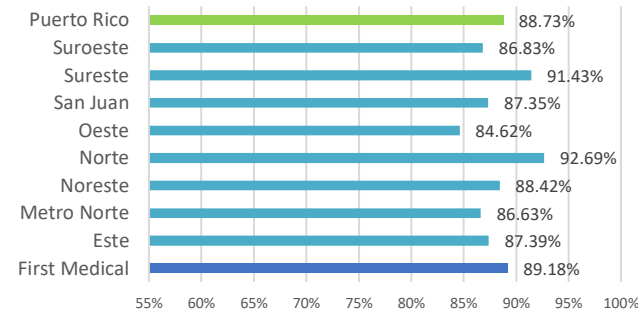
Q5 Plan Vital Coverage



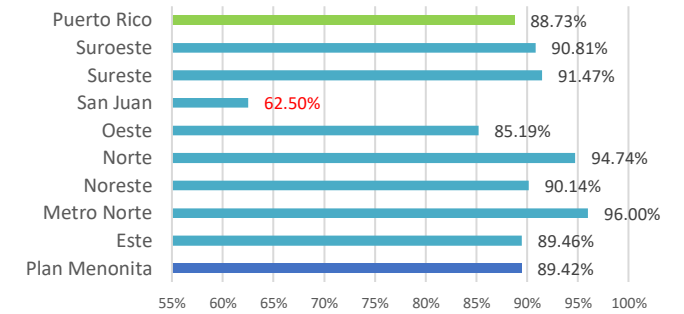
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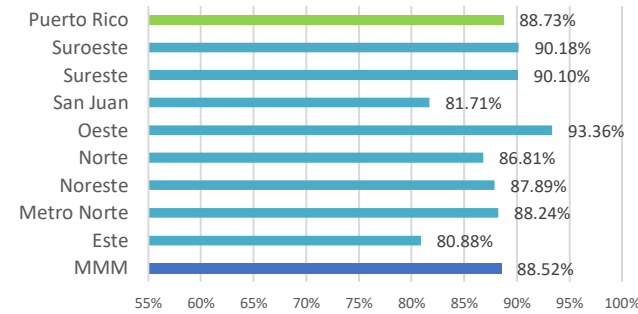
First Medical



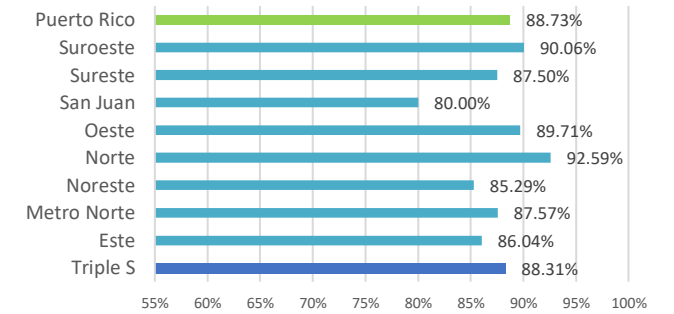
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

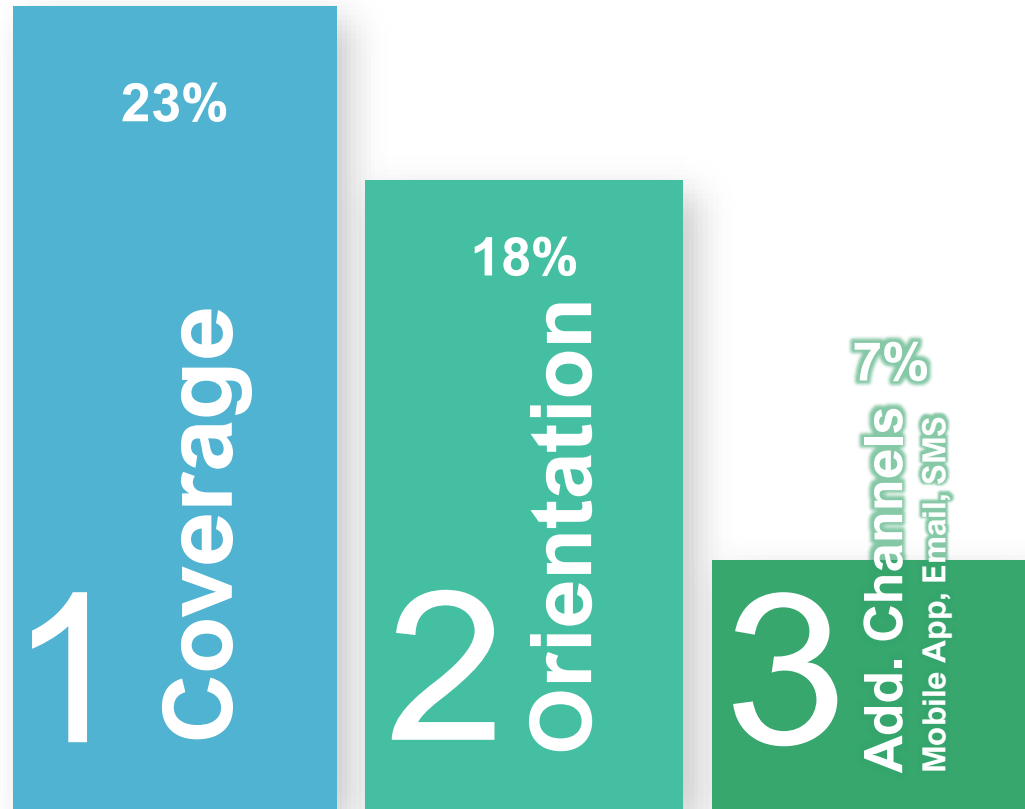


Perception about Vital

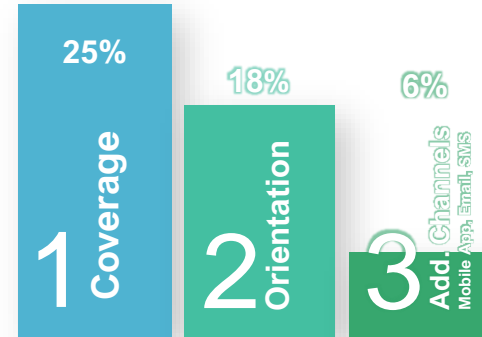
Q6 Plan Vital Improvements



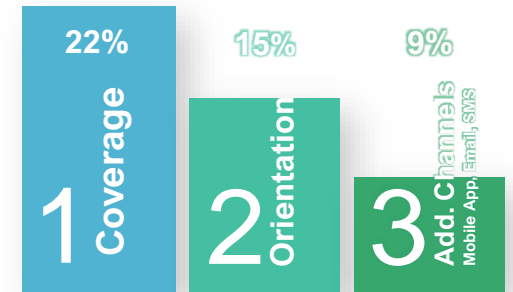
Nothing to Improve 45%



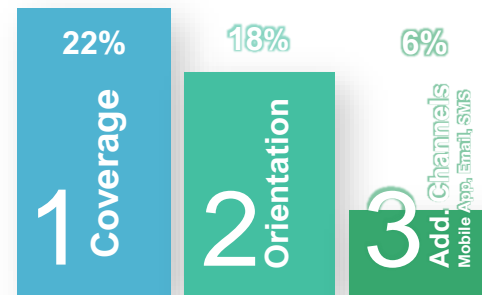
Puerto Rico



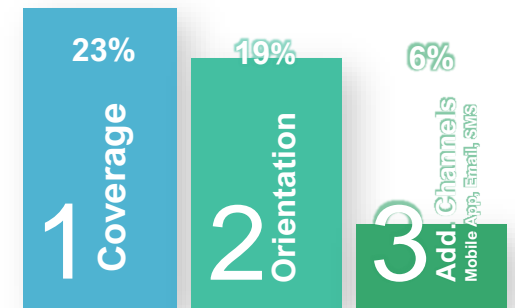
First Medical



Plan Menonita



MMM



Triple S

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ASES



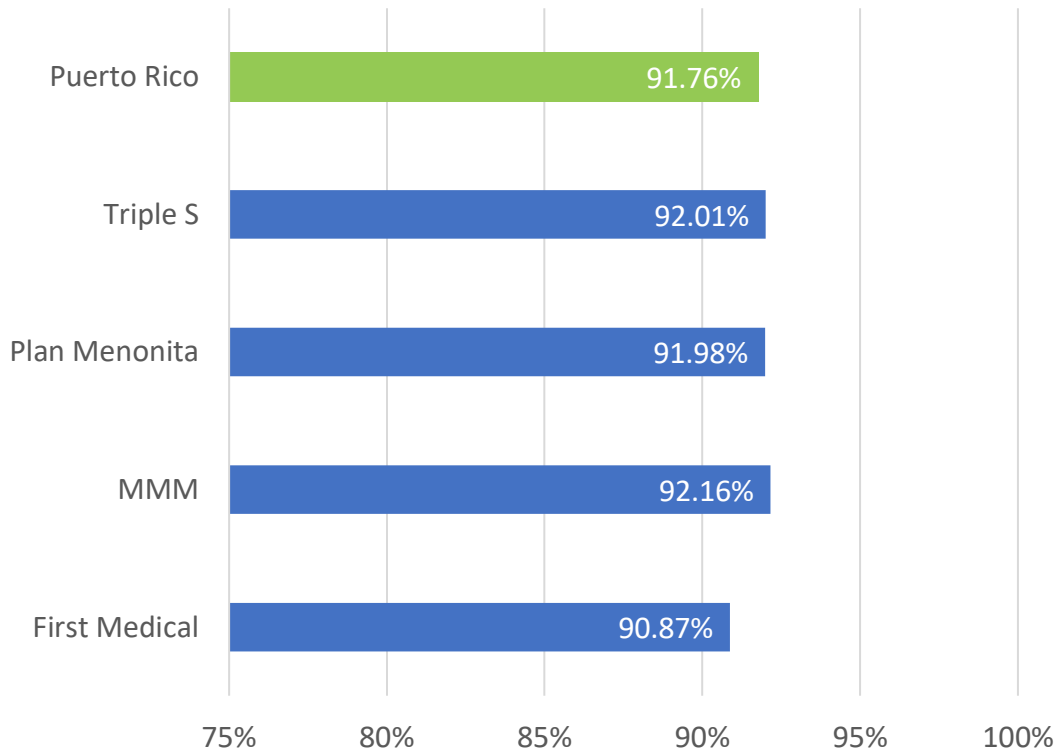


Insurer Experience

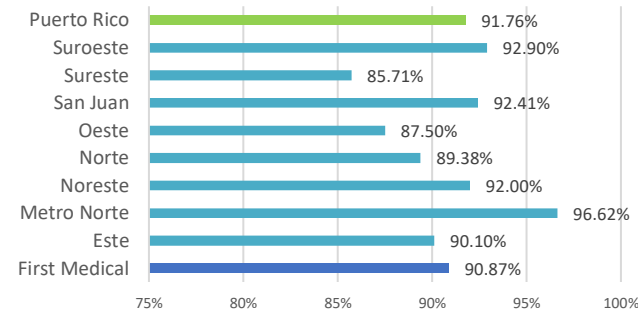
Q7 MCO Polite & Respectful



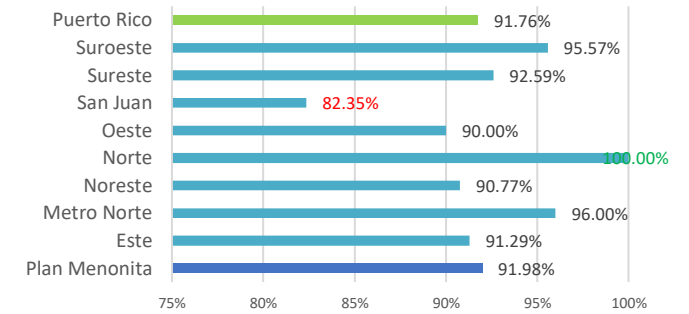
Overall



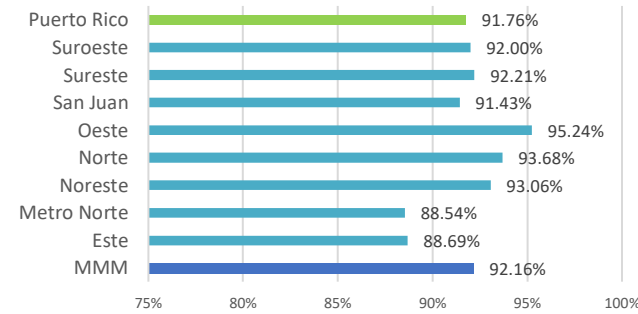
First Medical



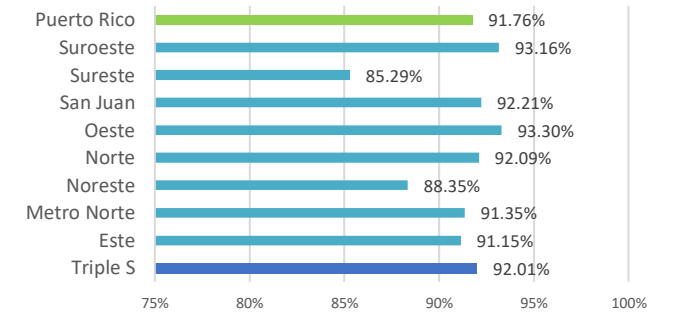
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

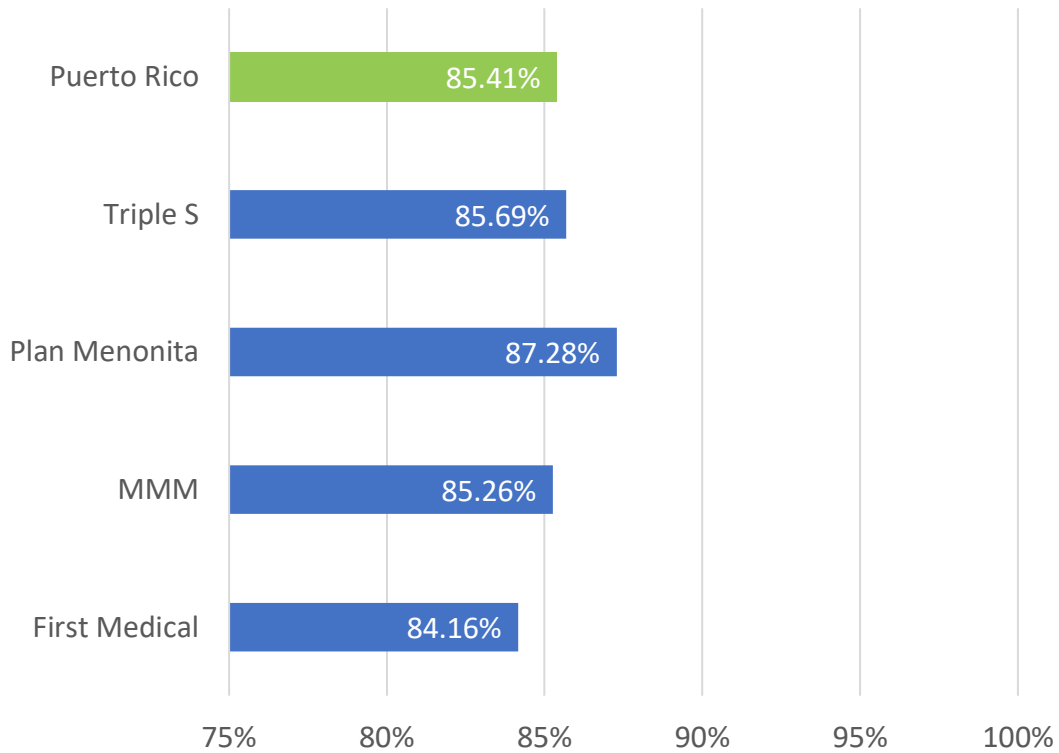


Insurer Experience

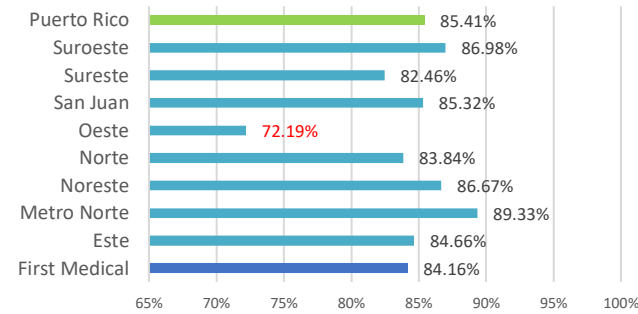
Q8 MCO Assistance



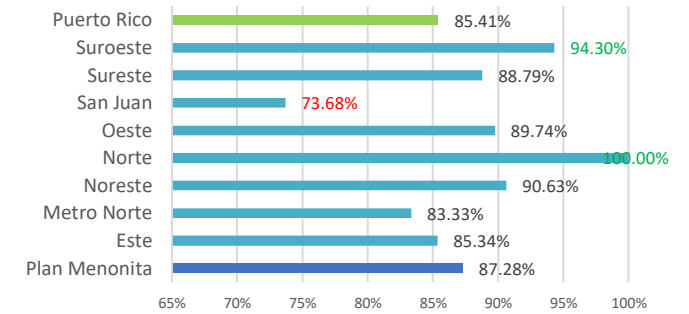
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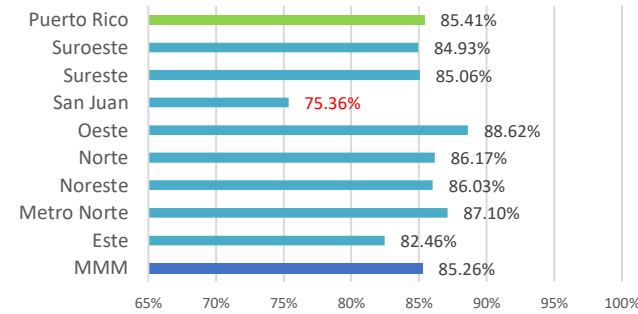
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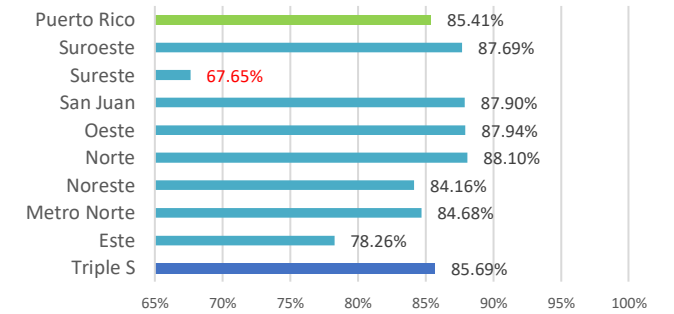
Plan Menonita



MMM



Triple S



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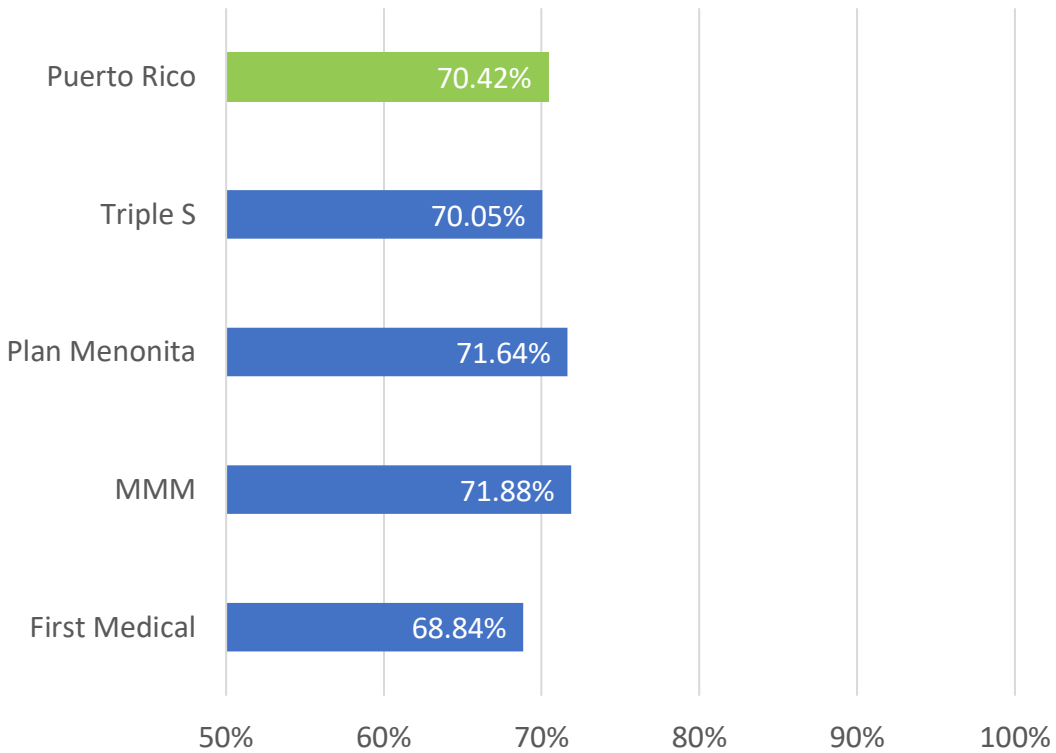


Insurer Experience

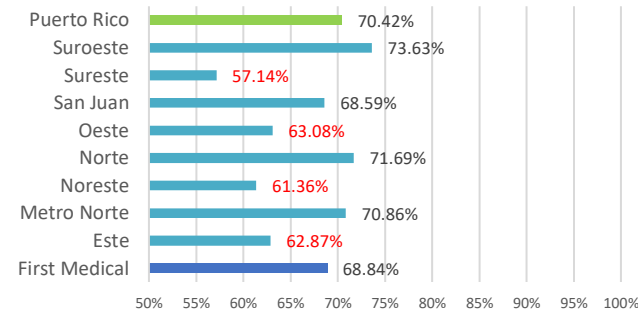
Q9 MCO Provider Network



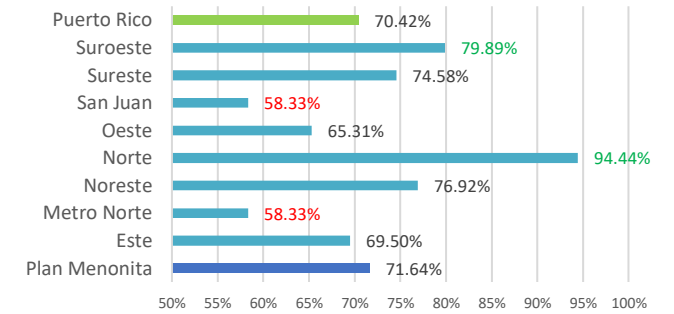
Overall



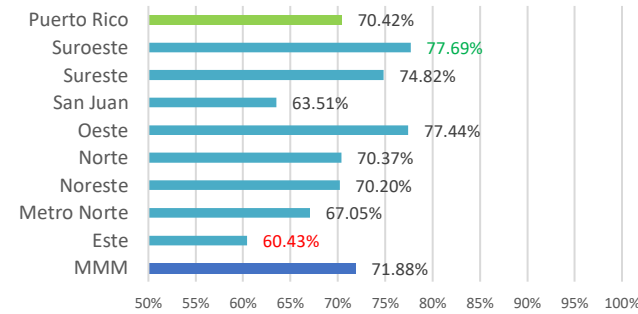
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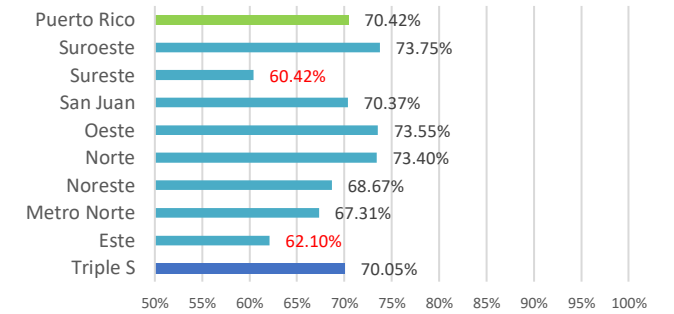
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

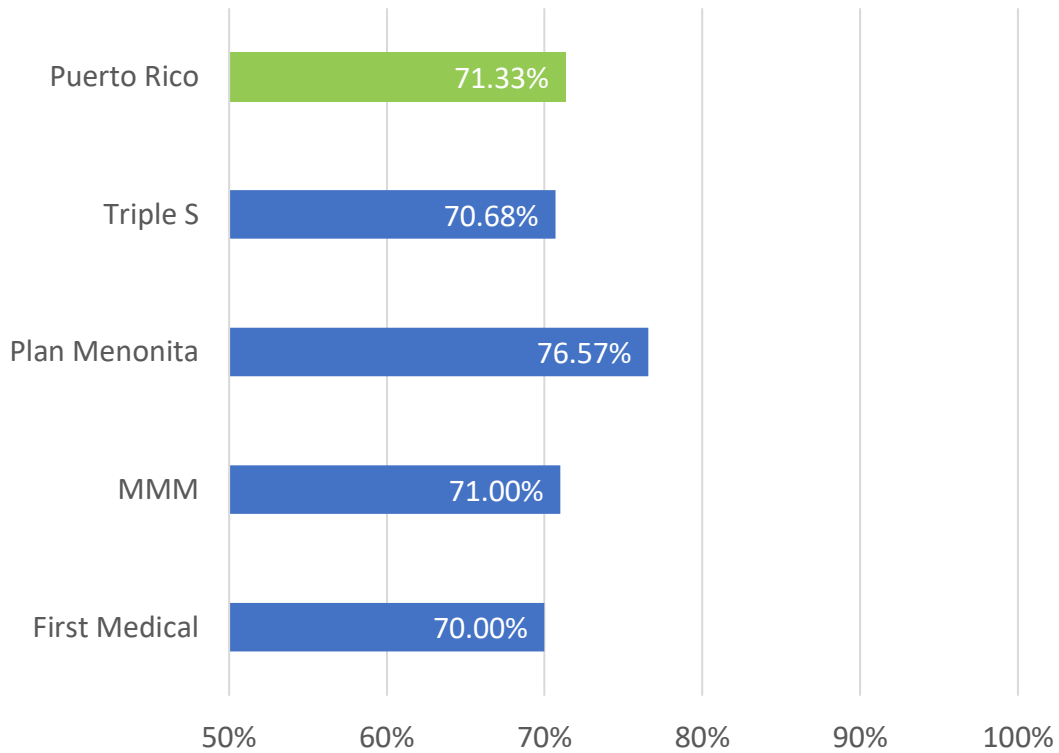


Insurer Experience

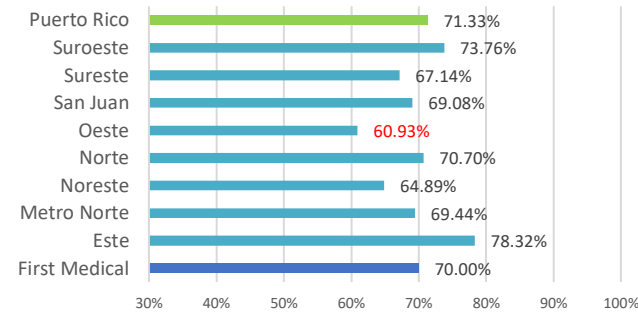
Q10 MCO Contact



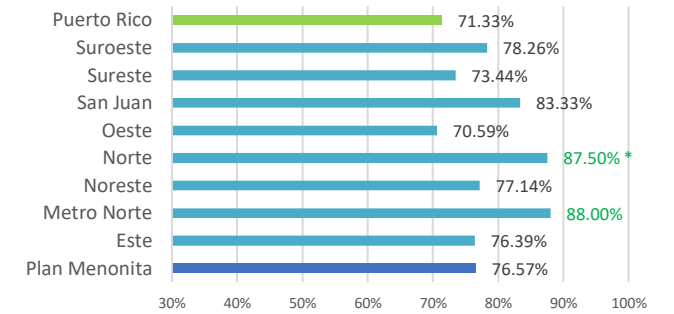
Overall



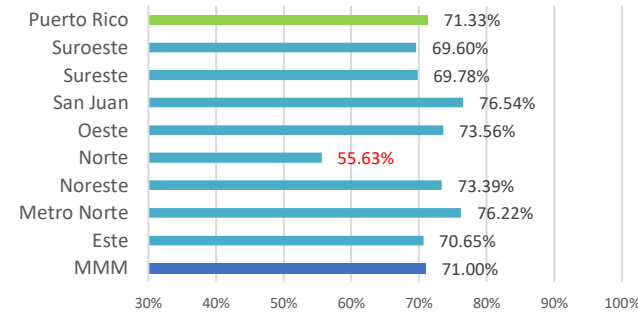
First Medical



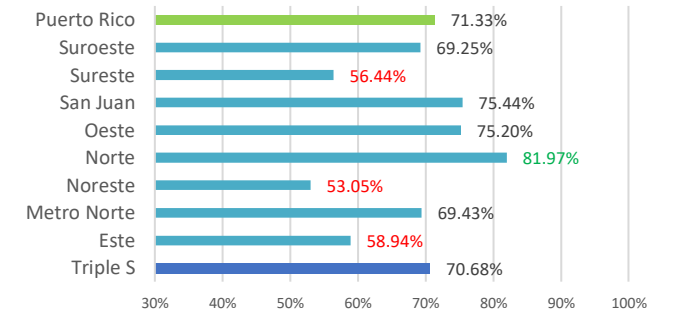
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

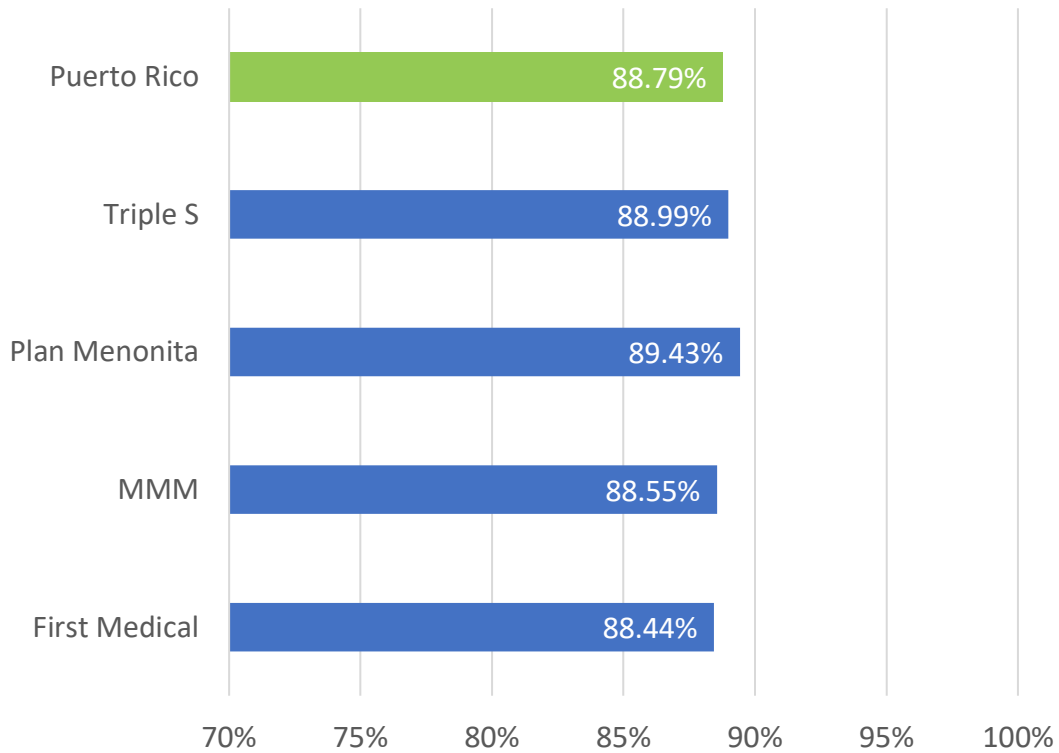


Insurer Experience

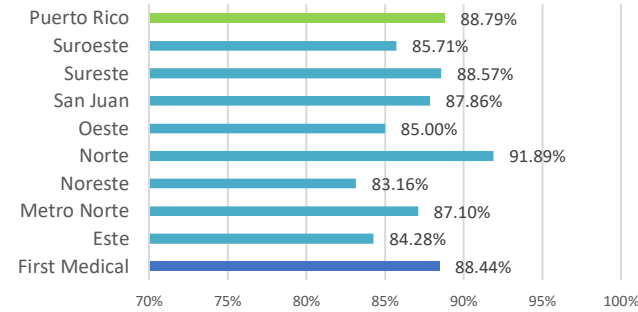
Q11 MCO Services



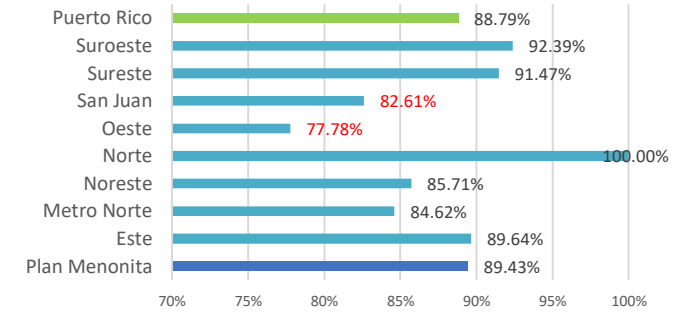
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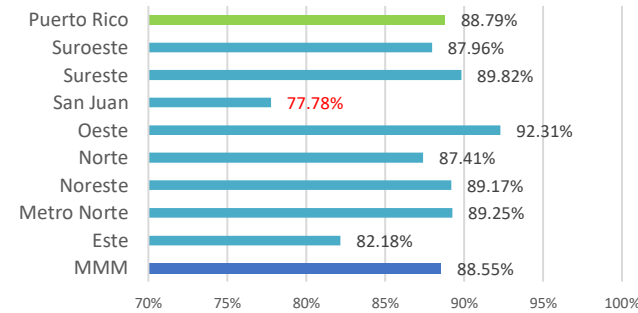
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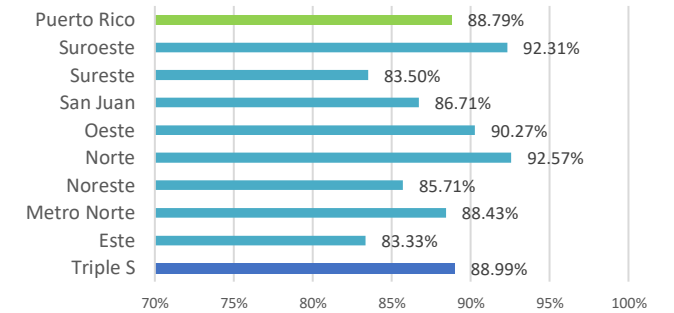
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

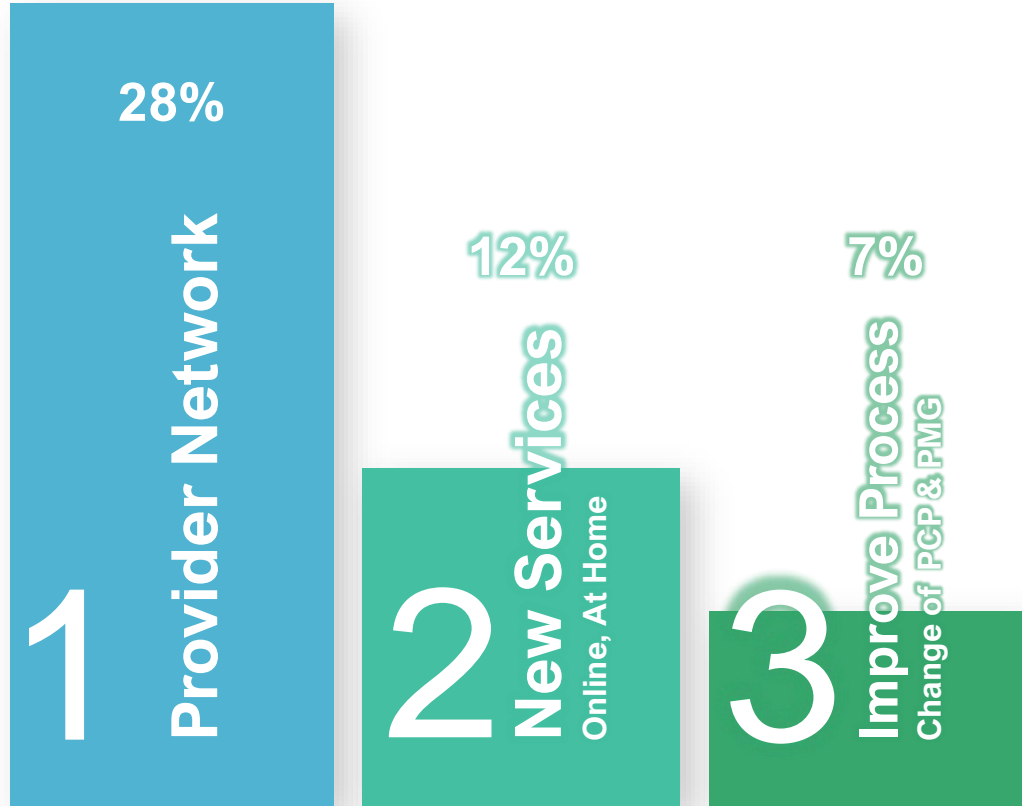


Insurer Experience

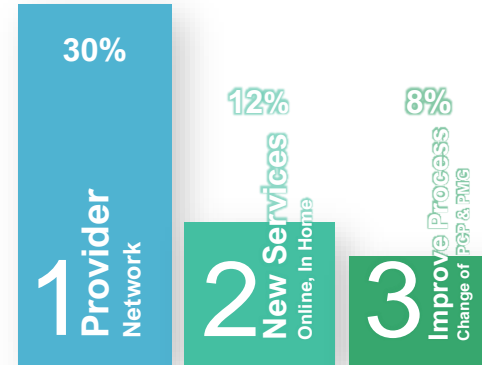
Q12 MCO Improvements



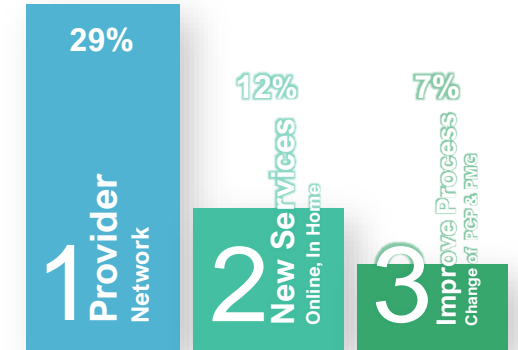
Nothing to Improve 43%



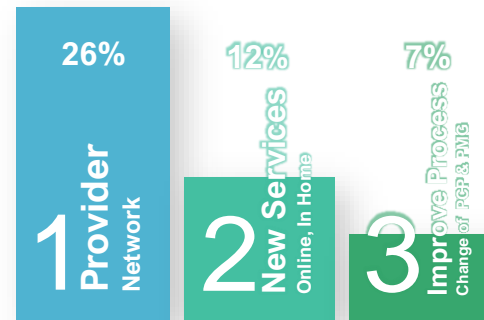
Puerto Rico



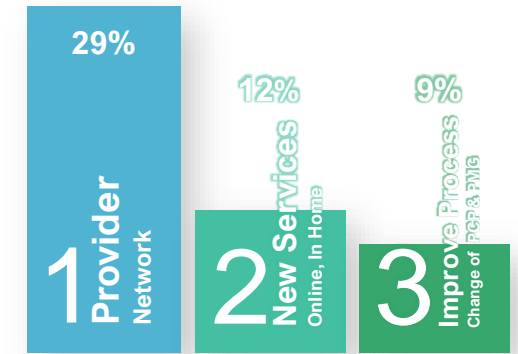
First Medical



Plan Menonita



MMM



Triple S

ADMINISTRACIÓN DE SEGUROS DE PUERTO RICO
ASES



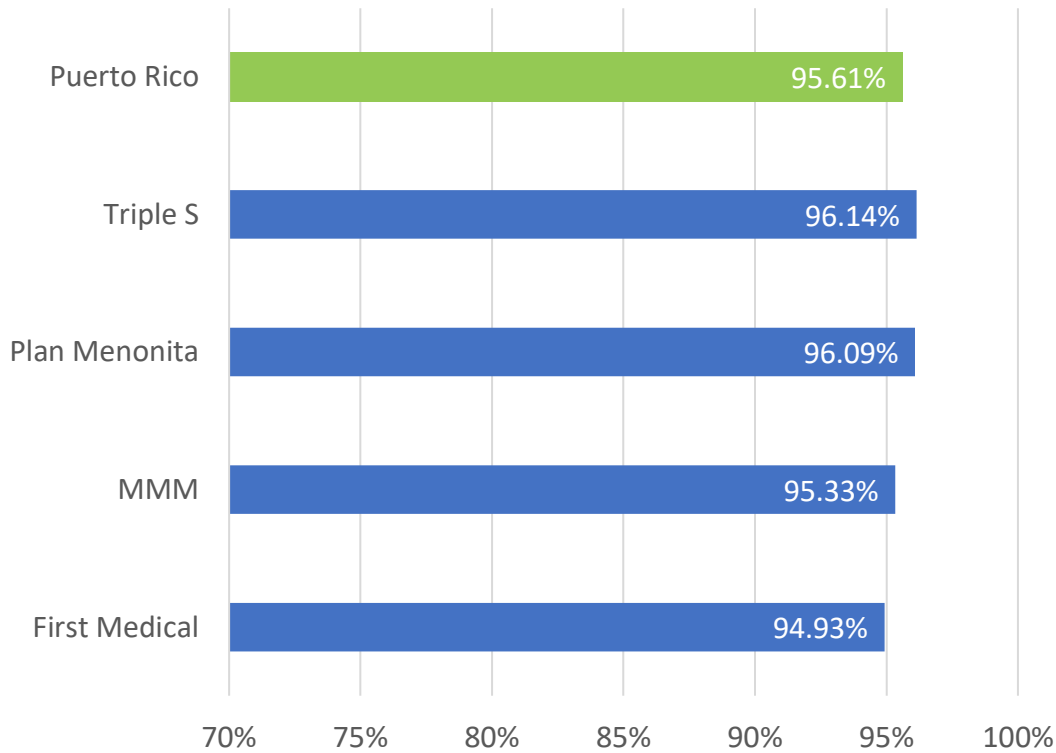


Insurer Experience

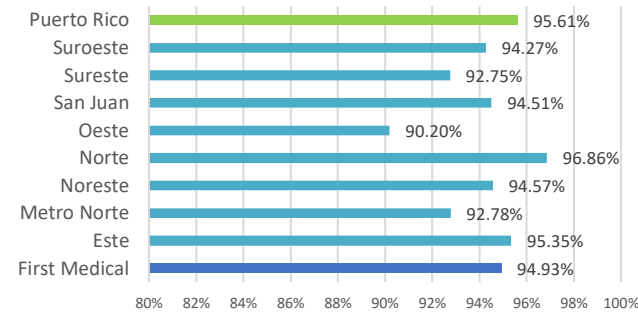
Q13 MCO Recommendation



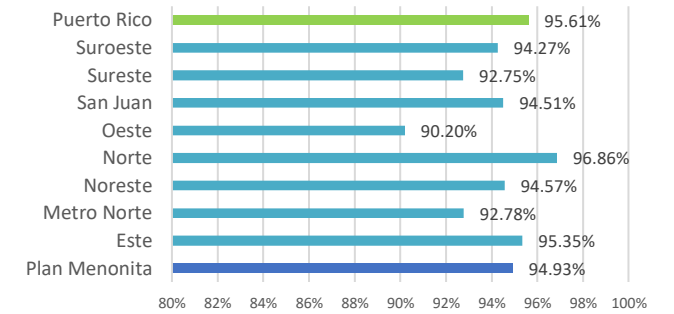
Overall



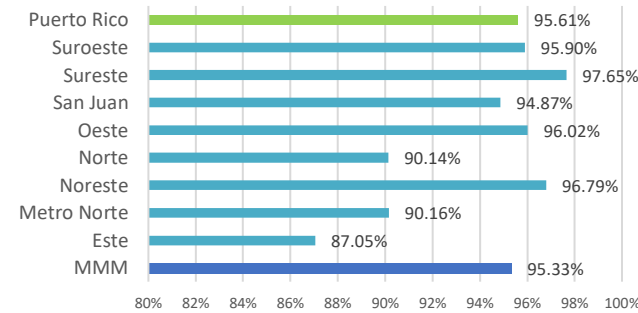
First Medical



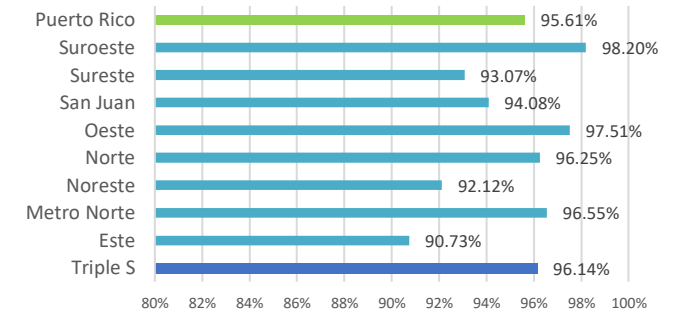
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

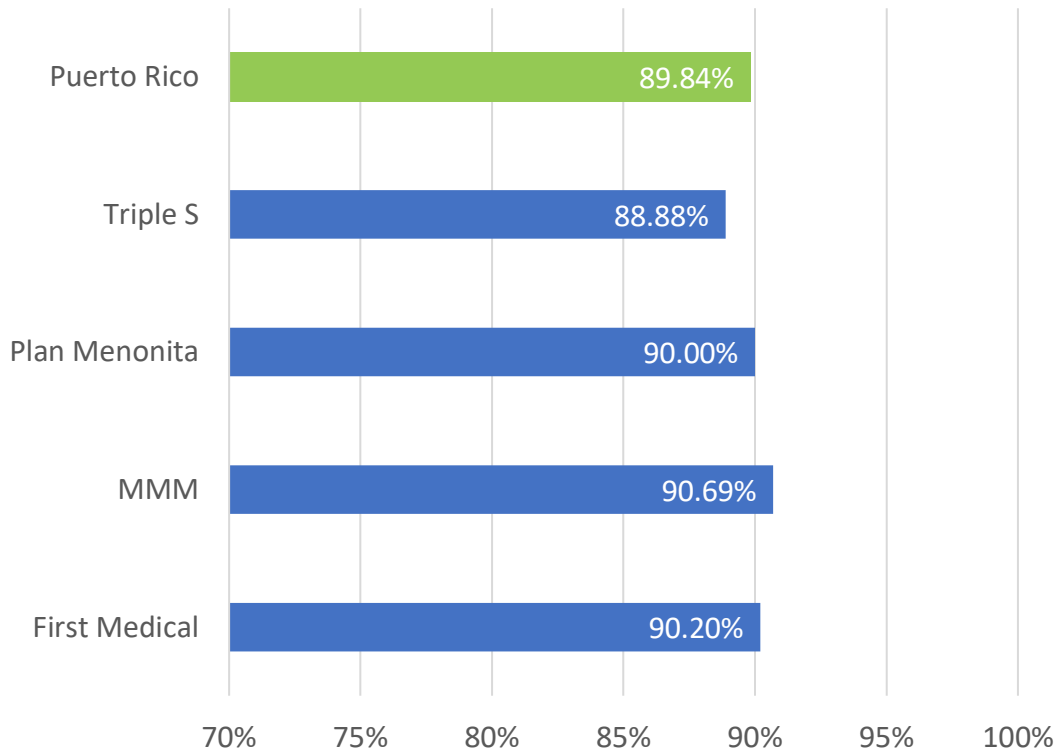


Satisfaction of Health Services

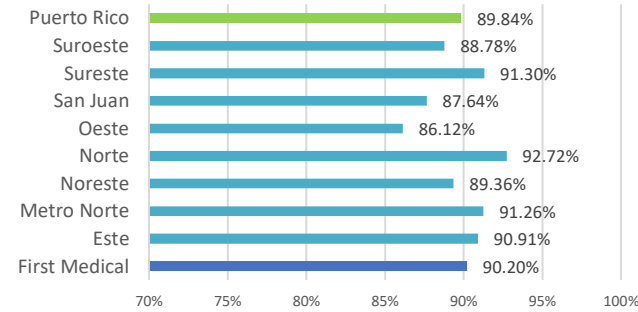
Q14 Health Services – Medical Care



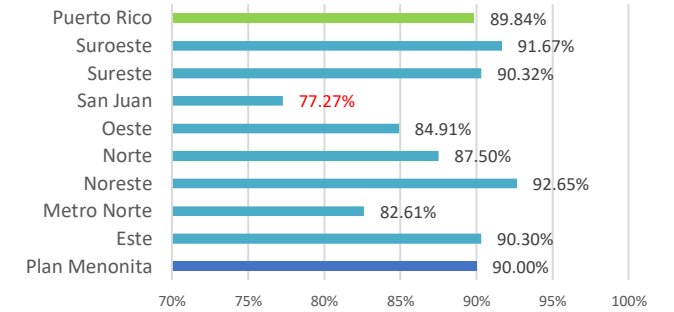
Overall



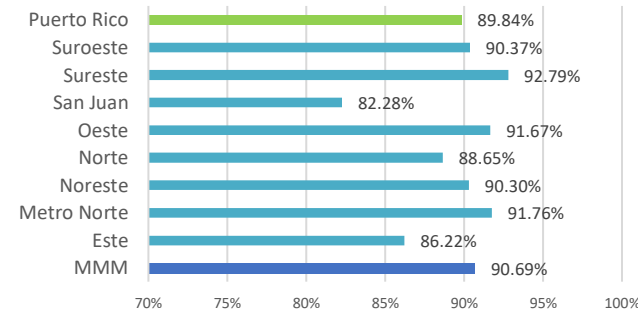
First Medical



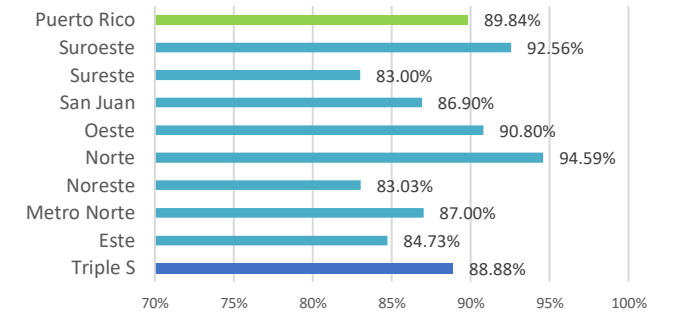
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

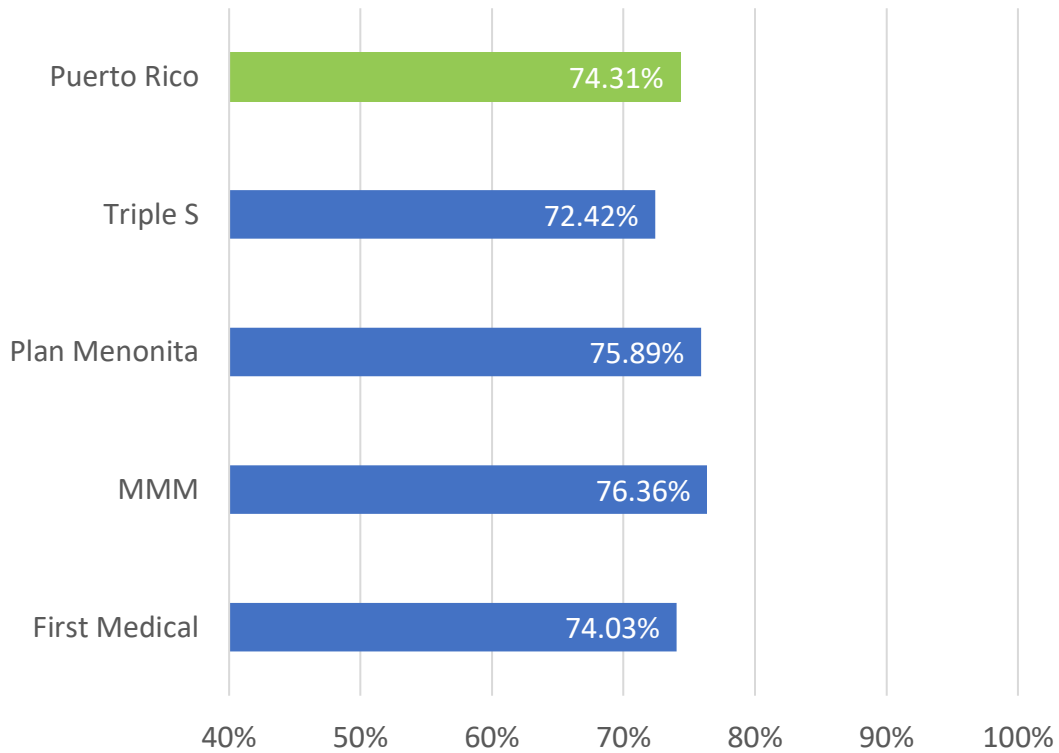


Satisfaction of Health Services

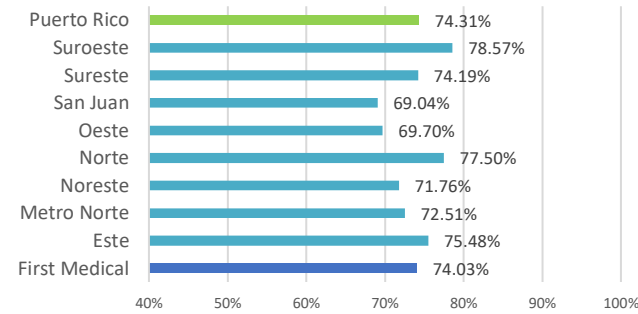
Q15 Health Services – Appointments



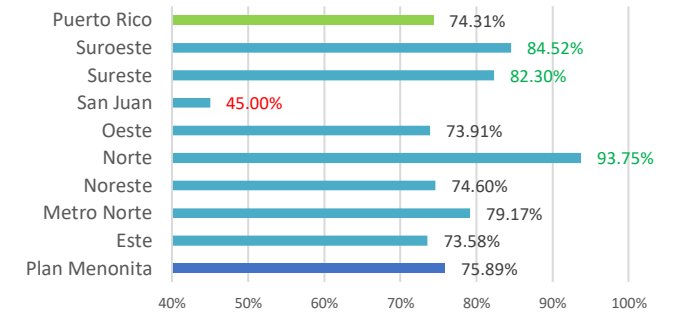
Overall



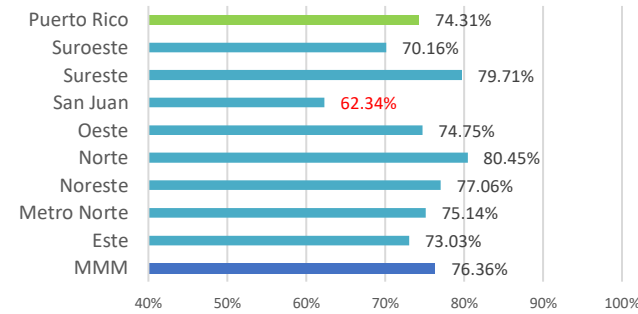
First Medical



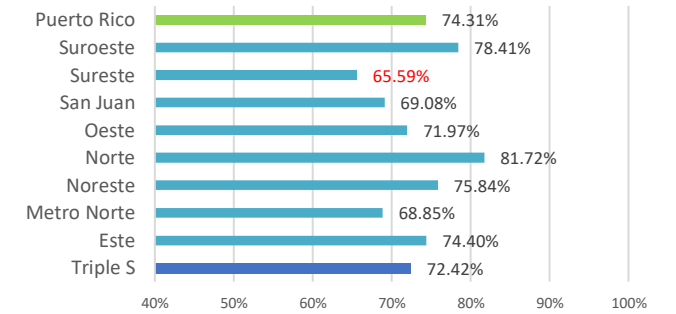
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

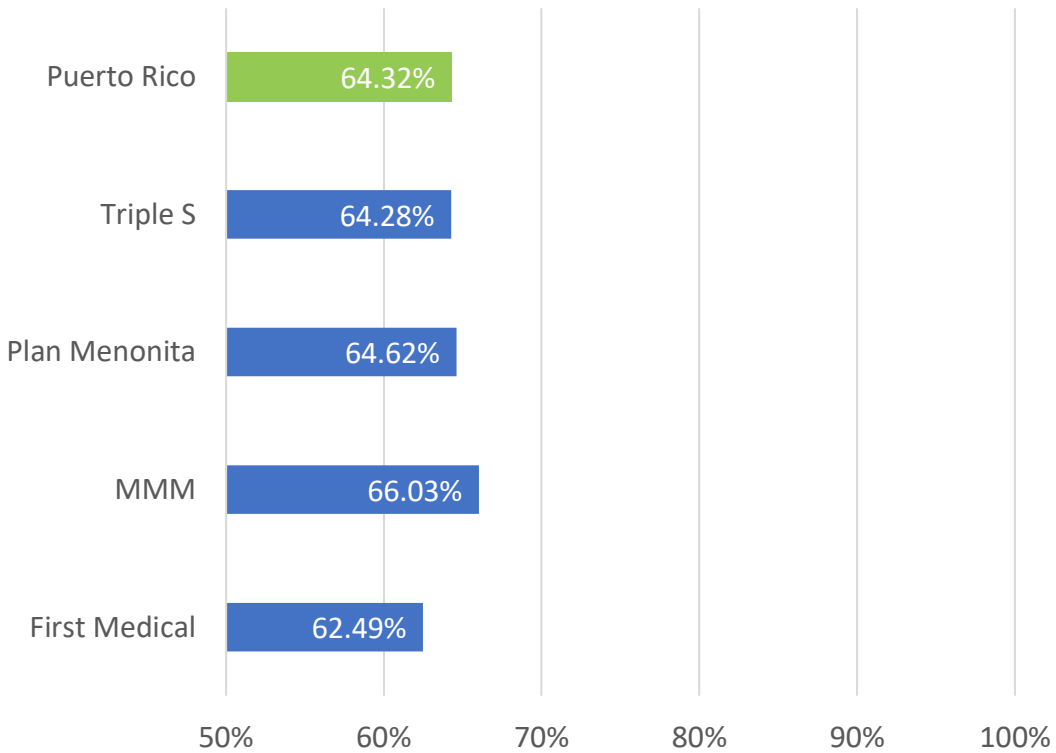


Satisfaction of Health Services

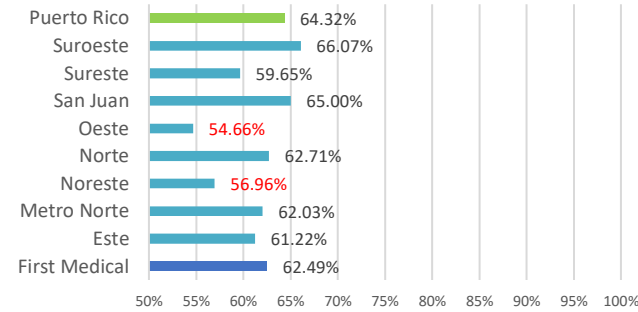
Q16 Health Services – Specialist Appointments



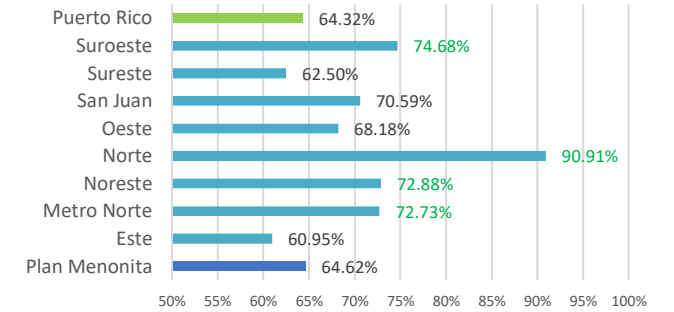
Overall



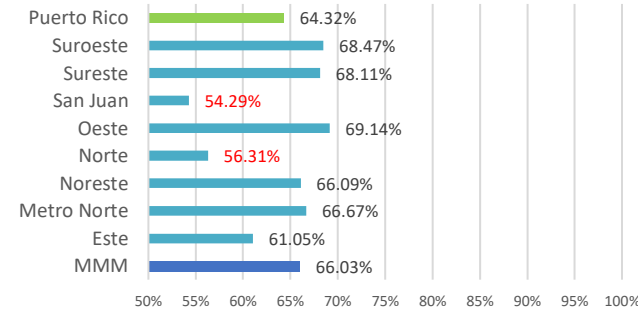
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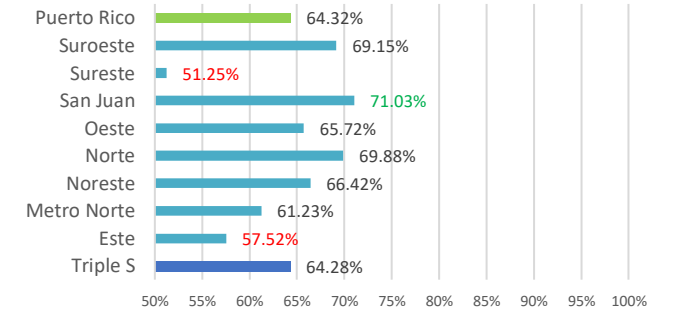
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

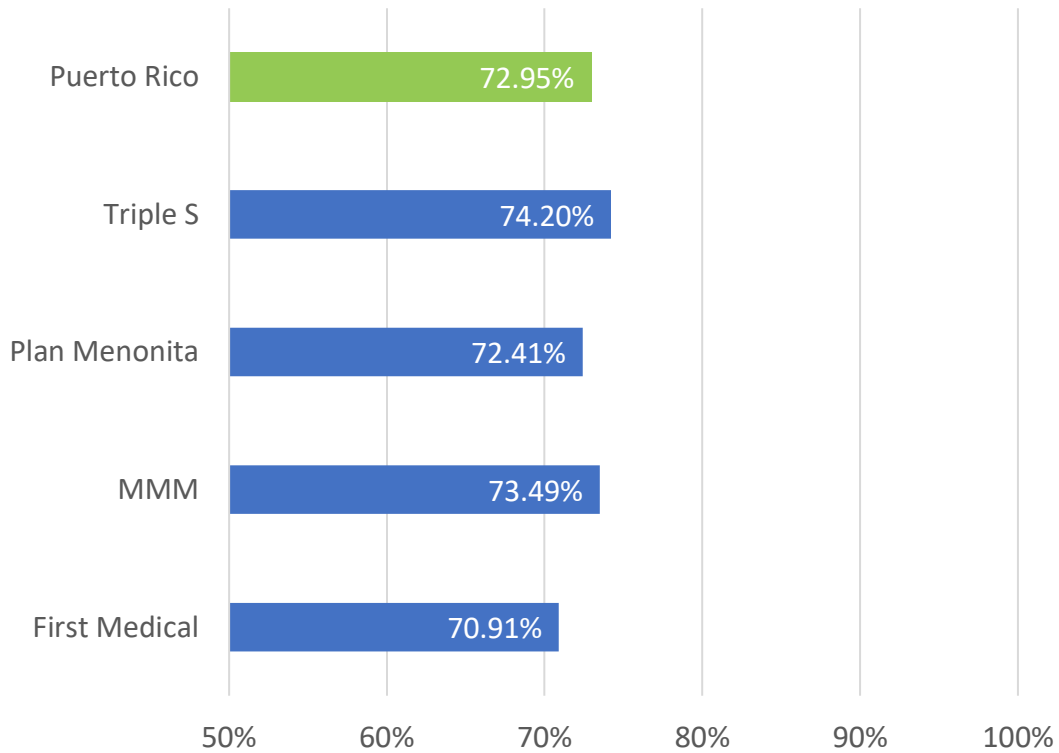


Satisfaction of Health Services

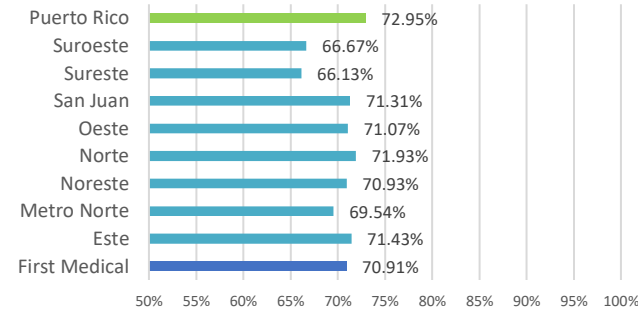
Q17 Health Services – Ease of Access



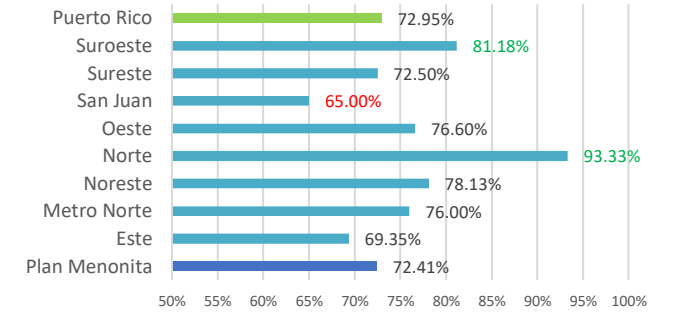
Overall



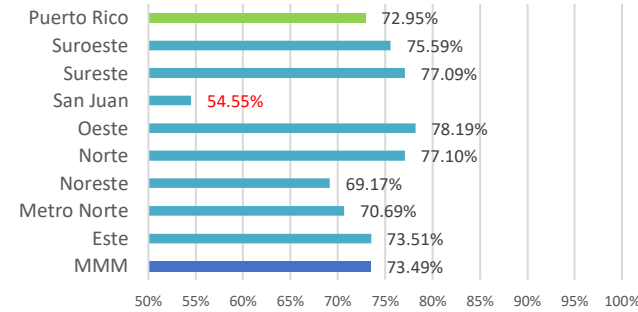
First Medical



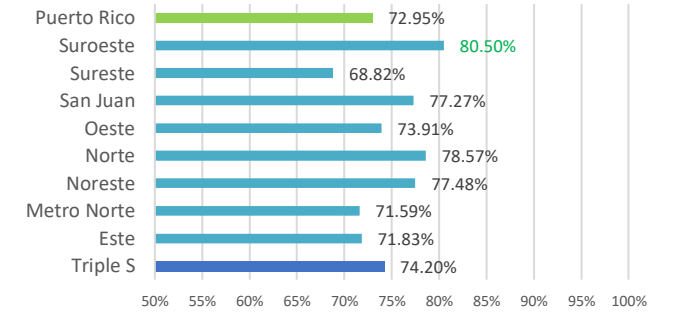
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation



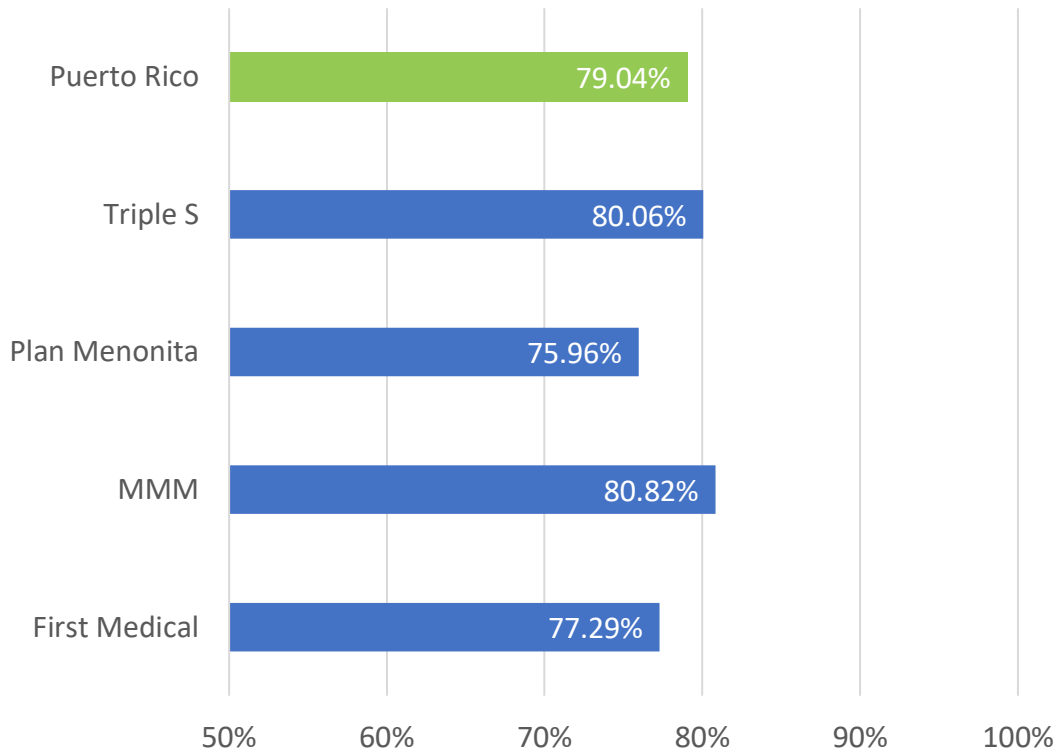


Satisfaction of Health Services

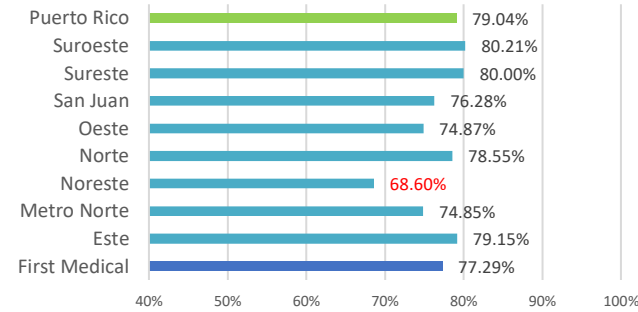
Q18 Health Services – Medicine / Prescriptions



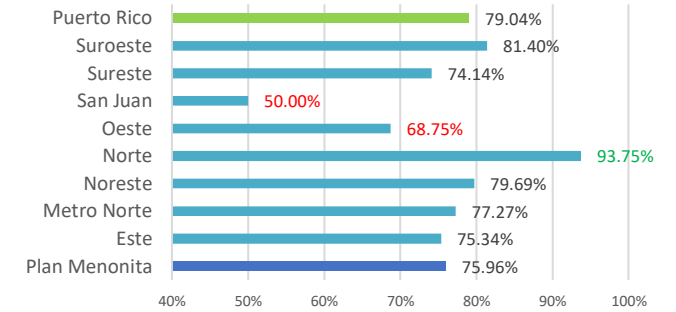
Overall



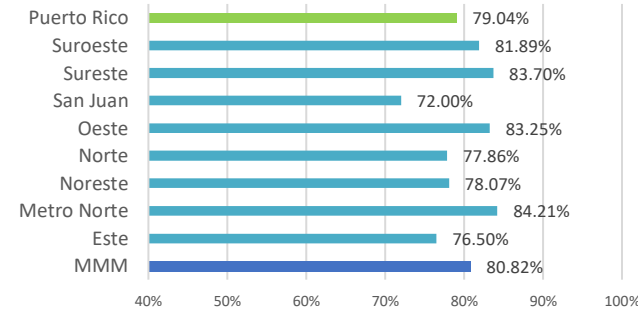
First Medical



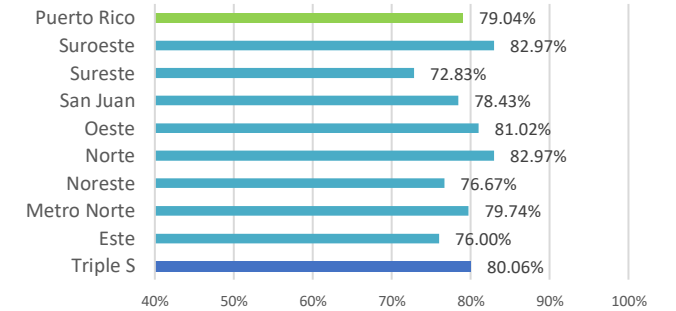
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

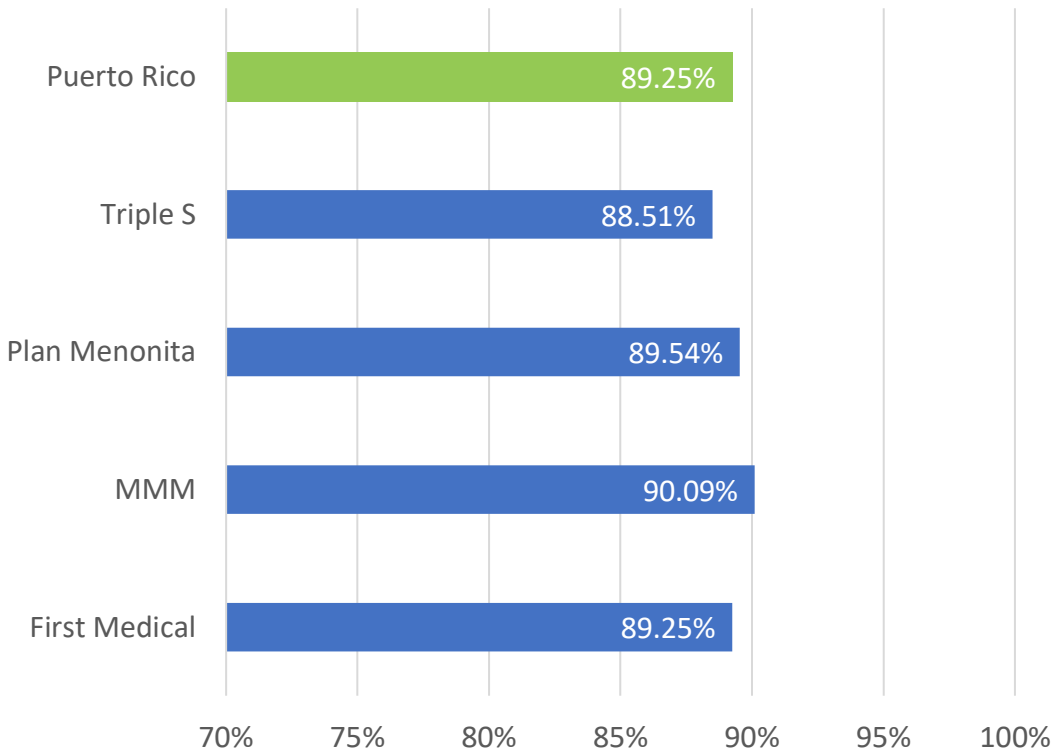


Satisfaction of Health Services

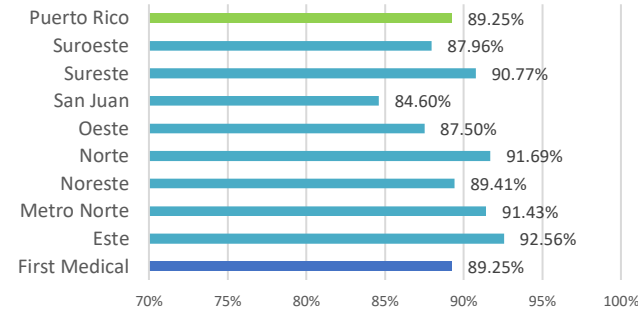
Q19 Health Services – Physician Respectful



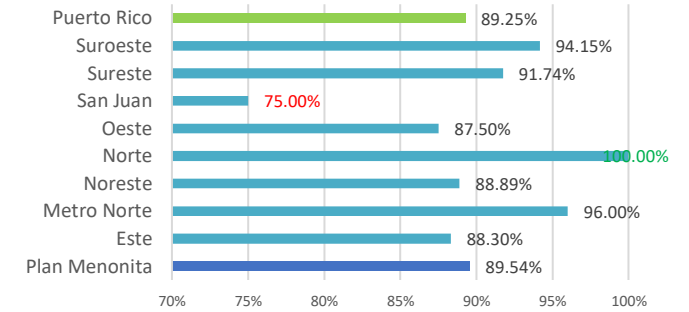
Overall



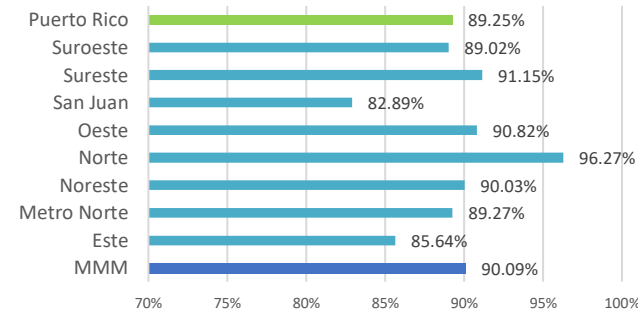
First Medical



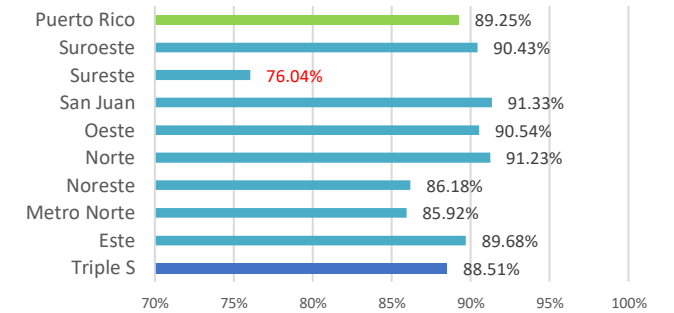
Plan Menonita



MMM



Triple S



Source: Truenorth Corporation

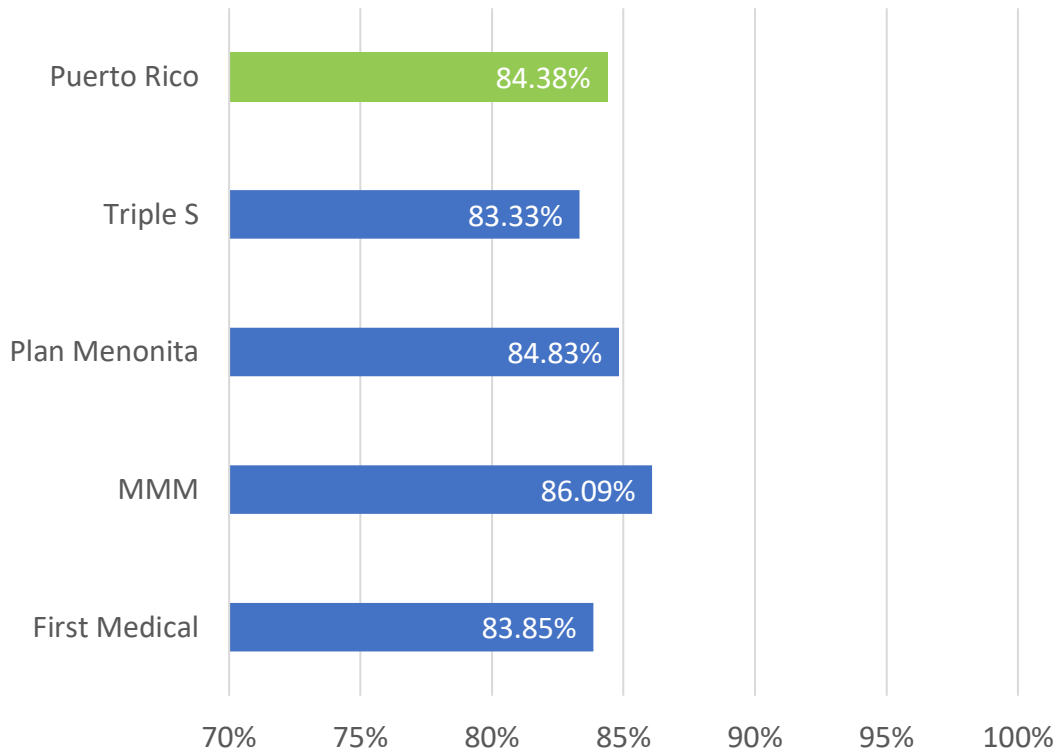


Satisfaction of Health Services

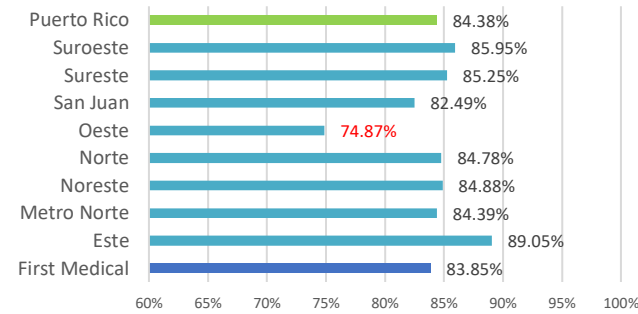
Q20 Health Services – Preventative Care



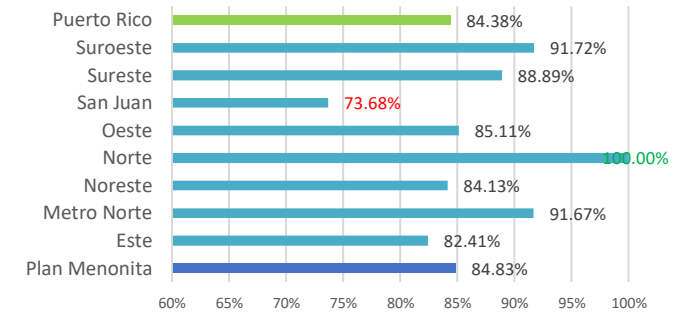
Overall



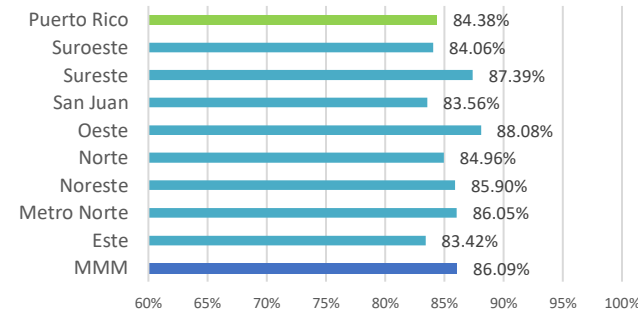
First Medical



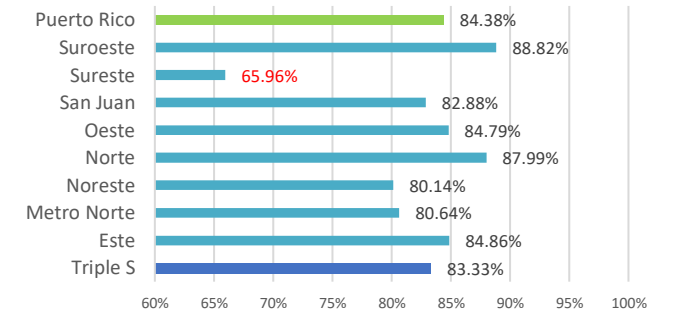
Plan Menonita



MMM



Triple S

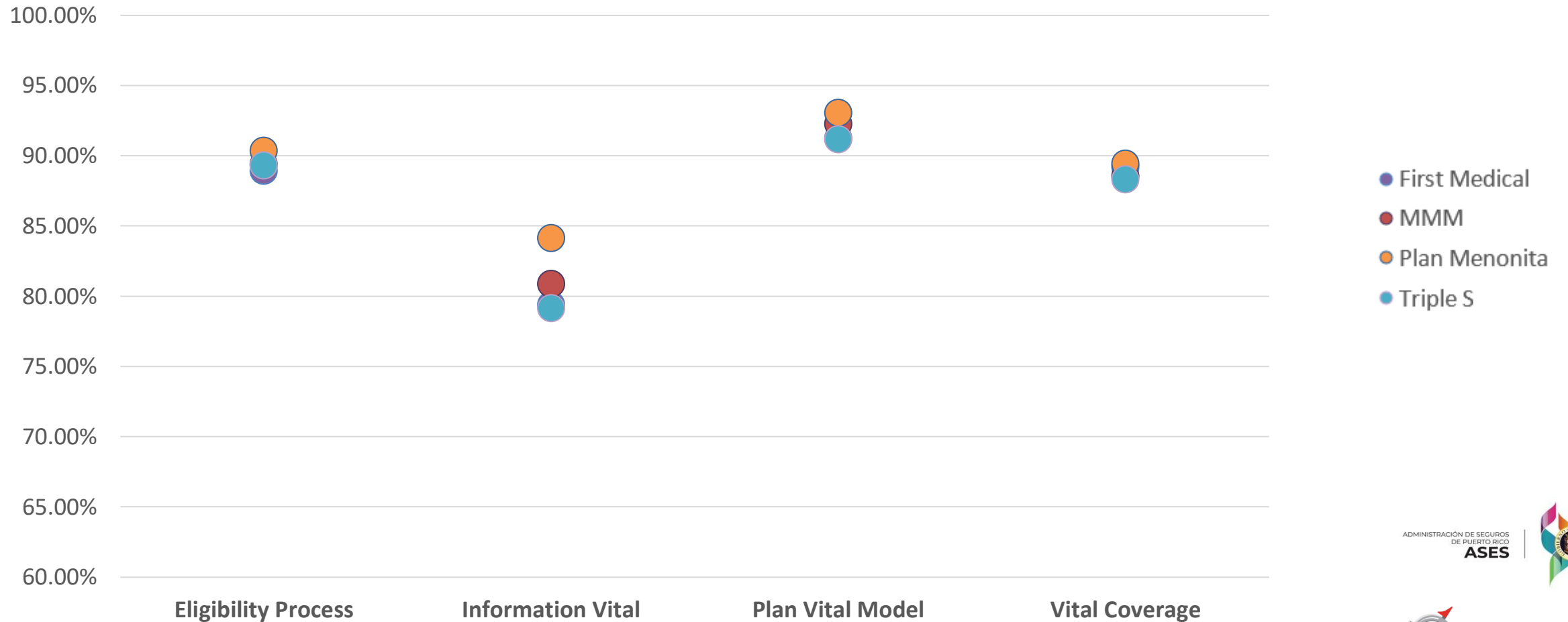


Source: Truenorth Corporation



Perception about Vital

Survey Results: Perception of Plan Vital



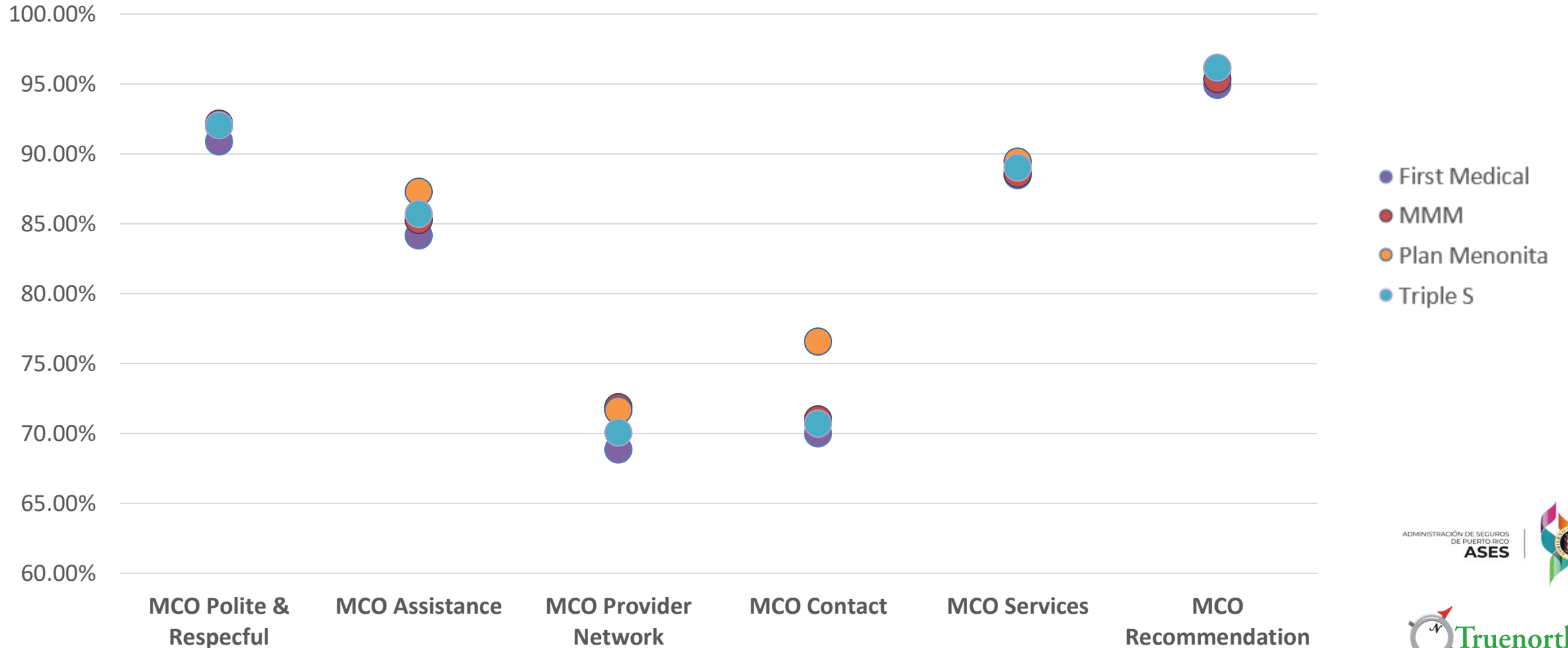
Source: Truenorth Corporation





Insurer Experience

Survey Results: Perception of MCO's



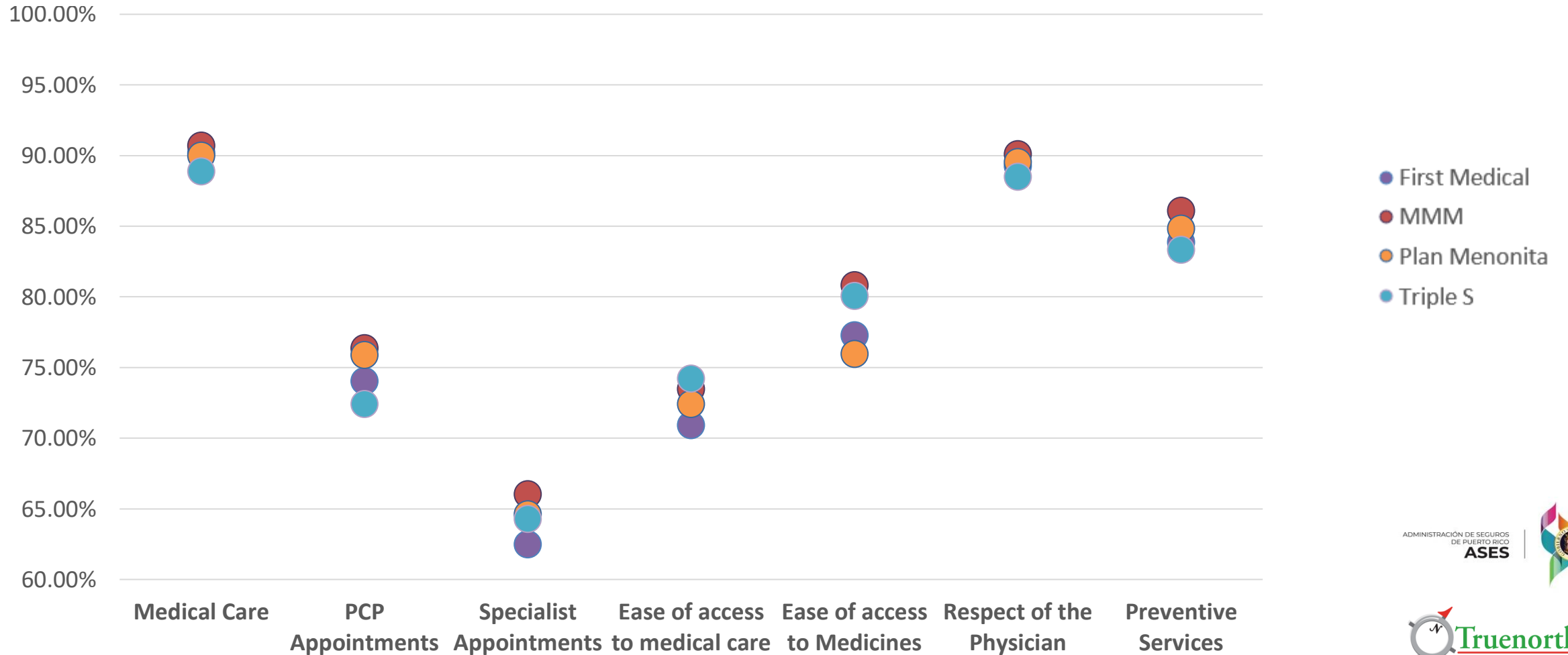
Source: Truenorth Corporation





Satisfaction of Health Services

Survey Results: Perception of Health Services



Source: Truenorth Corporation





Insurer Experience

Survey Results



Strength

- Overall good service level.
- Excellent perception in some regions.

- Good consistent perception on multiple questions.
- Good service level
- Best perception of their provider network.

- Good customer service support.
- Overall good service level.
- Excellent perception in some regions.
- Ease of being contacted

- Good consistent perception on multiple questions
- Good service level.

Opportunity

- Some underserved regions.
- Lowest score on multiple questions.
- Inconsistent perception in regions to schedule appointments with specialists.

- Inconsistent perception in regions to schedule appointments with specialists.

- Some underserved regions.
- The lowest score in ease of access to prescription medicines.

- The lowest score to schedule appointments with Primary Care Physician
- Inconsistent perception in regions to schedule appointments with specialists.



General Conclusions

1. Beneficiaries are satisfied with the new model giving freedom of choice between MCO's (Plan Vital).
2. The area of greatest opportunity is improvement of provider networks.
3. Beneficiaries perceive significant difficulty in contacting MCOs.
4. There are underserved regions on some MCOs.
5. There is a good general perception of the services offered by MCOs.
6. Coordinate timely appointments with specialist & physicians should be improved.
7. Preventive medical services should be improved, and that the beneficiary perceives it.
8. There is a good general perception of the Medical Care offered by health providers.



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