

Do Managed Care Health Benefits Plans Benefit Consumers?

Managed Care Benefits Plans add another layer to the complaint process. Consumers take various routes to resolving their dissatisfaction. Regardless of consumer complaints, between 20 and 56% of complaints go unresolved.

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A study of enrollees in a managed care benefits plan was conducted 1 1/2 years after a move to managed care. A mail questionnaire was sent to all 2584 eligible employees and 1255 were returned complete (48% response). Information regarding general satisfaction with benefits was collected. When a consumer indicated they were "less than satisfied," (reporting an average satisfaction level of 5 or less on a scale of 1 to 10 when asked about their MOST RECENT experience), information was collected on the cause of dissatisfaction, types of redress they sought, and resolution rates. Primary care physicians and managed care representatives are the focus of this report.

Dissatisfaction Levels Differ

1. Appointment scheduling is the greatest cause of dissatisfaction with primary care physicians (29%).
3. Billing is the greatest cause of dissatisfaction with managed care representatives (12.6%)

Complaint Types Differ

1. Consumers tend to complain most often to the components of the plan they believe caused the problem.
2. Consumers are more likely to complain when the problem is with managed care representatives than with a physician.
3. Consumers complain to more than one component of the plan regardless of who they believed caused the problem.
4. 20% did nothing about problems with managed care representatives. 56% did nothing about problems with physicians.
5. About 20% of consumers switched providers.

Resolution Rates Are Not Great

1. Problems with managed care representatives are more likely to be resolved than problems with physicians (70%

and 50% resolved).

Managed Care Adds A Layer To the Complaint Process

1. Managed care representatives were complained to regardless of the problem area.
2. Managed care representatives solve between 5% and 8% of problems.
3. 23.8% of consumers are dissatisfied with managed care representatives lack of response to their inquiries.
4. It appears to be unclear to many consumers to where they should complain when dissatisfied.

Dissatisfaction rates, complaints to physicians, and resolution rates are comparable to previous findings (Andreasen 1985; Singh 1991; Kolodinsky 1993). However, whereas switching physicians has been a method of "voicing" complaints in the past, this study shows that under managed care, the option declines compared with previous findings. Consumers need more information about where to go about problems if managed care is to be a true benefit to them.

Bibliography

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Endnotes

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