

Facilitating Healthcare Provider Acceptance of TRICARE Standard
Provider Focus Group Protocol

INTRODUCTION: My name is _____, and I'm from The Center for Naval Analyses, a federally funded research and development center based in Alexandria, VA. We have been hired by the TRICARE Management Activity to assist them by proposing methods to encourage greater participation in the TRICARE Standard health plans and to develop an implementation plan for each method proposed. As part of this effort, we are collecting data and information from a variety sources, including through focus groups of physician practice staff in locations where potential access problems have been reported.

In this session, we are going to ask for your feedback on issues related to your physician practice's acceptance of health insurance in general and of TRICARE Standard/Extra in particular. The session will include discussions of the following: 1) how physician practices make decisions about whether to accept a particular health plan; 2) your office's current practice for accepting new patients; 3) your familiarity with TRICARE Standard and Extra; 4) your perceptions of TRICARE Standard/Extra as compared to other health plans; and 5) the best ways to encourage physician participation in TRICARE Standard or in the TRICARE Extra network.

My colleague, _____, is here to take notes and help the session run smoothly. We are also going to tape this session as a back-up, to make sure our notes accurately reflect the discussion. **DOES ANYONE HAVE CONCERNS ABOUT TAPING THIS SESSION?**

This session will last about an hour and I will make sure that the session ends on time. Your input is important. However, we ask that during the session you let people finish what they are saying before you begin speaking. If more than one person is talking at the same time, it makes taking notes and transcribing the tape difficult.

We want to assure you that the information you give us during this session is confidential in the sense that you will not be quoted by name in any project report. Instead, we will combine the answers from all participants to get a general picture of how physician office make health insurance acceptance decisions and how best to encourage participation in TRICARE Standard.

MODERATOR: Do you have any questions before we start?

MODERATOR: Okay, let's begin by going around the table and having each person introduce him or herself and tell us something about what you do and a brief description of the medical practice that you work for.

How Physician Practices Make Health Insurance Acceptance Decisions

- 1) How does your physician practice make decisions about whether to accept a particular type of health insurance?

Probes: What happens in your office when a new patient arrives who has insurance that your office is not currently accepting? Are attempts made to investigate the insurer's reimbursement rates or administrative requirements? How is this done? Who makes the decision regarding whether to accept the patient's insurance?

(2) On a scale of 1 to 5 (5 the most important) how important is each of the following items in the decision to accept a patient's health insurance:

- Reimbursement level;
- The amount of paperwork/effort related to billing and coverage issues;
- External review and oversight practices; and,
- Timeliness of claims payments?

(3) Why would your physician office drop a health plan from the list of plans that the provider accepts?

Familiarity with TRICARE Standard and Extra

(4) How familiar are you with the TRICARE Standard and Extra insurances plan? Is your office part of the TRICARE network (i.e., TRICARE Prime or Extra)? If your office is part of the TRICARE Prime network, does it accept both patients enrolled in TRICARE Prime and those who are not enrolled?

[Note that TRICARE has three insurance plans:

- 1) TRICARE Prime: a managed care option that has a physician network and enrolled beneficiaries
- 2) TRICARE Extra: a preferred provider option in which non-enrolled beneficiaries receive care from network physicians
- 3) TRICARE Standard: a fee-for-service option in which non-enrolled beneficiaries receive care from non-network physicians

This study concerns TRICARE Standard and Extra.]

(5) How much contact has your office had with TRICARE provider representatives? Have these representatives been helpful in answering your questions, educating you about TRICARE, and solving problems related to claims payment?

Current Practices for Accepting New Patients

- (6) Is your physician office currently accepting new patients? If not, why not?
- (7) Does your practice currently accept...
- (a) All types of commercial insurance?
 - (b) Medicare?
 - (c) Medicaid?
 - (d) TRICARE?
 - (e) Workers' Compensation?
 - (f) Any others?
- (8) Are there certain health care plans that your office has specifically chosen not to accept? What plans are these? Why don't you accept them?
- (9) [For those who said they do not accept TRICARE Standard...] Why don't you accept TRICARE Standard?

Probes: Are you unfamiliar with TRICARE Standard and Extra?
Have no patients presented with this insurance?
Have you ever been part of the TRICARE Extra network or ever accepted TRICARE Standard claims?
Has your office had problems with TRICARE Standard or Extra in the past? If so, what problems have you experienced?

- (10) [For those who have been part of the TRICARE Extra network, but are not any longer]
Why did you drop out of the TRICARE Extra network?

Probes: Did your office decide reimbursement was too low or did you have problems with claims being paid on time?
If reimbursement was not an issue, was it because there are too few TRICARE patients as a proportion of all patients?

Perceptions of TRICARE Standard Compared to Other Health Plans

- (11) [For those that are familiar with TRICARE Standard...] How would you rate TRICARE Standard compared to other health plans?

Probes: Is TRICARE Standard in general better, the same, or worse than other plans?
How do payments compare? Are they higher, the same or lower than other plans?
How does TRICARE Standard compare to other plans in terms of claims processing? Are they better, the same or worse than other plans?
How does TRICARE Standard compare to other plans in terms of the amount of paperwork/effort related to billing and coverage issues? Are they better, the same, or worse than other plans?
How does TRICARE Standard compare to other plans in terms of external review and oversight practices? Do you find more claims are denied as compared to Medicare or other plans? Are they better, the same, or worse than other plans?

Best Ways to Encourage Physician Participation

(12) What can TRICARE do to encourage greater physician participation in TRICARE Standard?

Probes: How can it encourage more physician practices to accept TRICARE Standard patients if they do not already?
How can it encourage those physician practices that do accept TRICARE Standard to accept more new patients?

(13) If TRICARE were to start an educational campaign to increase physician office familiarity with TRICARE Standard what should that campaign look like?

Probes: Whom should the campaign be directed at? The physician or the practice's business manager? What is the best way to communicate with the physician's office? Through the media (i.e., television or radio spots), through mailings, via the Internet through an email newsletter, through contact with local medical societies, through articles in the medical press, or through direct, in-person contact with TRICARE provider representatives?

(14) What types of incentives (either monetary or non-monetary) might TRICARE offer to physicians to encourage participation?

MODERATOR: If there are no more comments, I would like to thank you all for coming. Before you leave, please make sure to collect an envelope containing the honorarium for your participation.