The American University in Cairo

MetLife
Health Insurance
Satisfaction
Evaluation Report

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Introduction

This survey was developed by the Office of Human Resources and administered by the Office of Strategy Management and Institutional Effectiveness to measure satisfaction with MetLife, the local medical health provider and inform the university's planning, services, and way forward with regards to the medical plan coverage and continuation.

Administrative Summary

A total of 2,086 survey invitations were sent to MetLife participants on September 21st, 2021, followed by five reminder emails to invitees who had not yet responded to the survey. A total of 417 responses were recorded, yielding a response rate of 20%.[1]

[1] This and all upcoming percentages are rounded up to the nearest digit.

Satisfaction with MetLife

Overall Satisfaction with MetLife

*Q: How satisfied are you with the following?[2]*

56% of respondents are satisfied with the MetLife healthcare services (16% very satisfied and 40% satisfied), while 50% are satisfied with the MetLife network providers (15% very satisfied and 35% satisfied). It is important to note that 16% of respondents are dissatisfied with the healthcare services (10% dissatisfied and 6% very dissatisfied), and 14% with the providers (10% dissatisfied and 4% very dissatisfied).

Satisfaction with MetLife Aspects (%)
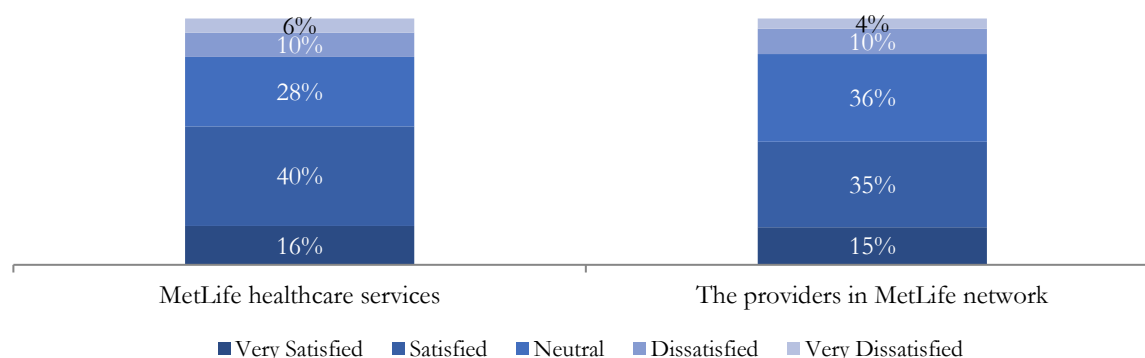
In terms of weighted average, MetLife healthcare services received a slightly higher weight (3.51) than the network providers (3.47). It is worth noting that both aspects received weights below 4.0 (on a 5.0 scale).

Satisfaction with MetLife Aspects (WA)
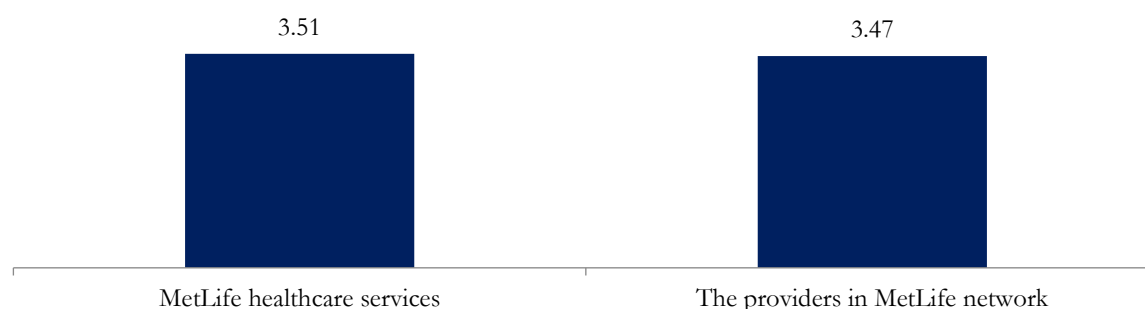
Satisfaction with MetLife Aspects	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied		Total	WA
	%	C	%	C	%	C	%	C	%	C	C	
MetLife health care services	16%	61	40%	156	28%	109	10%	38	6%	22	386	3.51
The providers in MetLife network	15%	58	35%	132	36%	135	10%	39	4%	16	380	3.47

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[2] These and all upcoming aspects in questions with weights are arranged in descending order of weighted averages.

Q: Please rate the following aspects regarding the medical service provider:

Regarding satisfaction with the medical service providers, 57% of respondents are satisfied with both the geographical distribution (16% 'excellent' and 40% 'good' responses). and quality of service provided (16% 'excellent' and 42% 'good' responses). Additionally, 56% of respondents are satisfied with the provider network (14% 'excellent' and 42% 'good' responses). Meanwhile, 13% are not satisfied with the geographical distribution (9% 'poor' and 4% 'very poor' responses), and 12% with both the service provision (8% 'poor' and 4% 'very poor' responses) and provider network (8% 'poor' and 4% 'very poor' responses).

Satisfaction with Medical Service Provider (%)
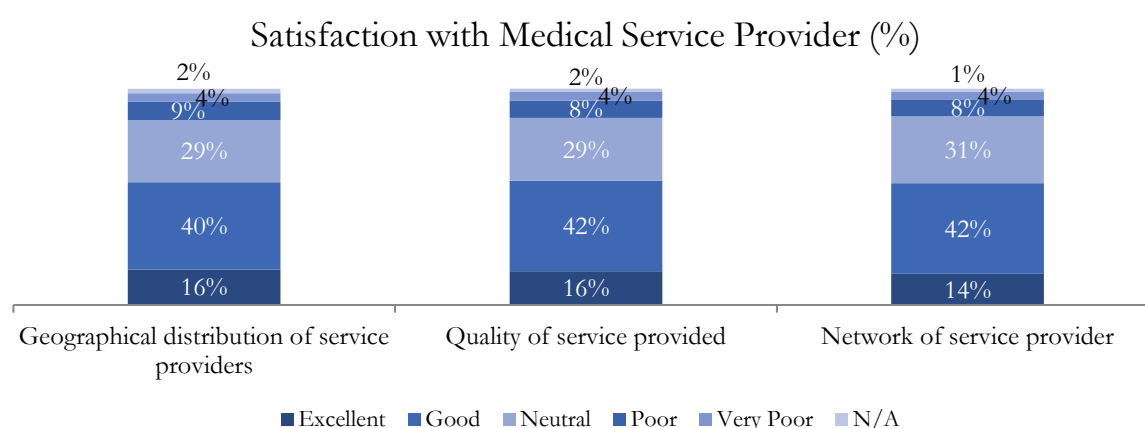
The geographical distribution of service providers and the quality of service provided received the same weights (3.58 each), closely followed by the service provider network (3.56).

Satisfaction with Medical Service Provider (WA)
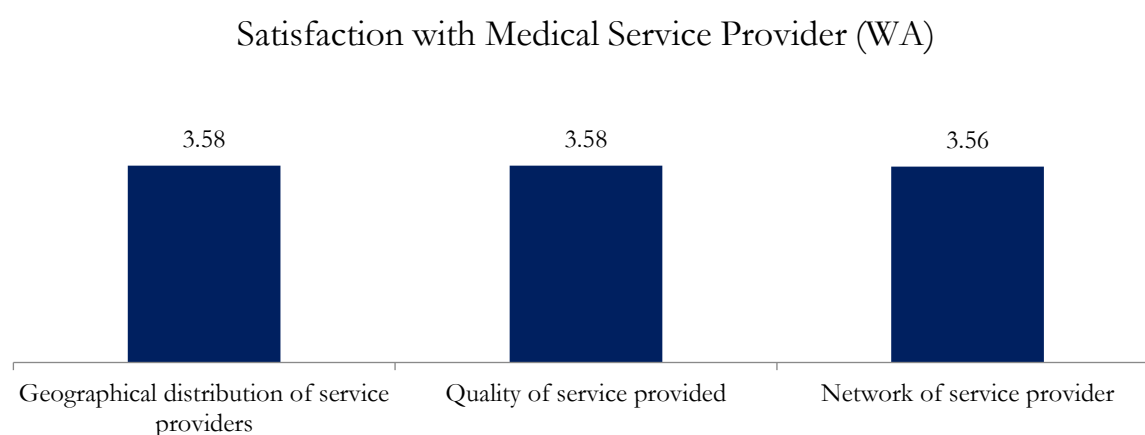
Medical Service Provider Aspects	Excellent		Good		Neutral		Poor		Very Poor		Poor		Total	WA
	%	C	%	C	%	C	%	C	%	C	%	C	C	
Geographical distribution of service providers	16%	63	40%	155	29%	110	9%	33	4%	15	2%	8	384	3.58
Quality of service provided	16%	60	42%	160	29%	111	8%	31	4%	15	2%	6	383	3.58
Network of service provider	14%	55	42%	160	31%	118	8%	29	4%	15	1%	5	382	3.56

Q: Would you prefer to continue with MetLife as your care provider, or change to another healthcare provider?

72% of the respondents stated their preferences for remaining under MetLife coverage, while 28% would like to change the service provider.

Healthcare Provider Preferences (%)

■ I prefer to remain under MetLife coverage　　■ I prefer to change to another healthcare provider
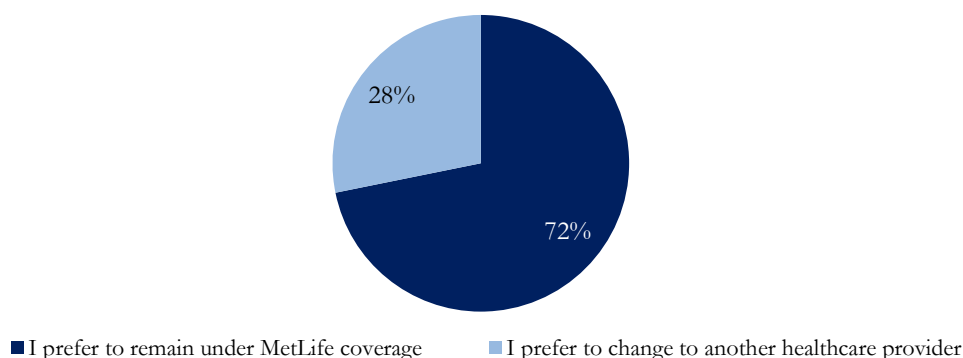
Healthcare Provider Preferences	Responses	
	%	C
I prefer to remain under MetLife coverage	72%	237
I prefer to change to another healthcare provider	28%	93

Q: Please indicate your level of agreement with the following statements regarding MetLife Services:

Respect of privacy and confidentiality received the highest combined agreement (54%),[3] followed by the ease of conducting calls to MetLife representatives (45%), the ease of handling prior approvals/referrals (44%), and reasonableness of waiting time (42%). The least agreed-upon statement was the convenience of MetLife visiting hours at the AUC clinic (32%).

Satisfaction with MetLife Services (%)

■ Strongly agree　■ Agree　■ Neutral　■ Disagree　■ Strongly disagree　■ N/A
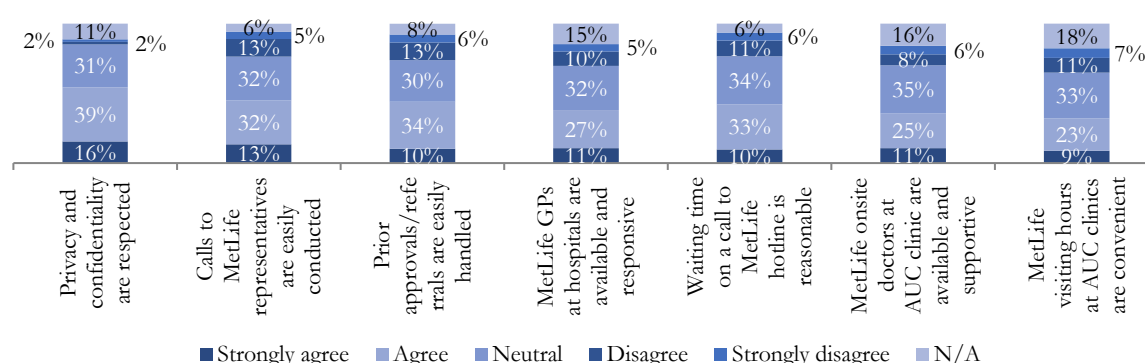
Analyzed by weighted average, respect of privacy and confidentiality received the highest weight (3.73), followed by the ease of calling MetLife representatives (3.38), and both the ease of handling prior approvals/referrals (3.33) and availability and responsiveness of MetLife GPs (3.33). Meanwhile, the least weight was given to the convenience of MetLife visiting hours at the AUC clinic (3.20).

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[3] Combined agreements are based on the percentage sums of 'strongly agree' and 'agree' responses.

Satisfaction with MetLife Services (WA)
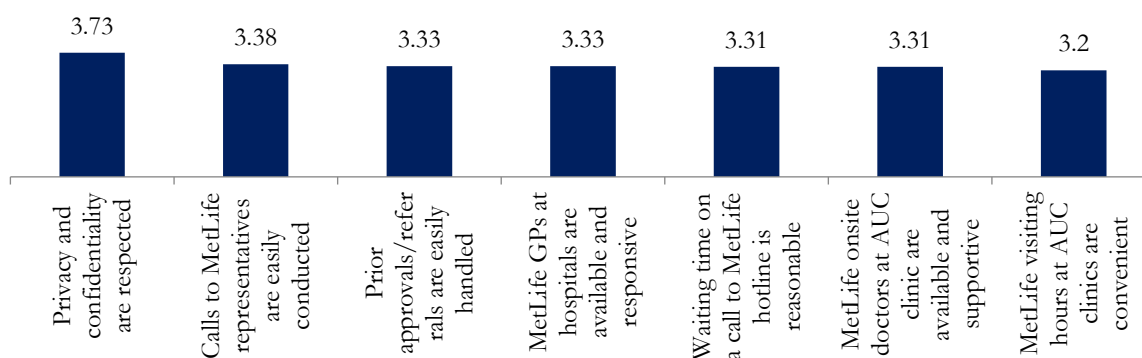
| Medical Service Provider Aspects	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		N/A		Total	WA
	%	C	%	C	%	C	%	C	%	C	%	C	C	
Privacy and confidentiality are respected	16%	54	39%	134	31%	107	2%	6	2%	6	11%	39	346	3.73
Calls to MetLife representatives are easily conducted	13%	47	32%	110	32%	110	13%	44	5%	18	6%	20	349	3.38
Prior approvals/referrals are easily handled	10%	36	34%	118	30%	104	13%	44	6%	20	8%	27	349	3.33
MetLife General Practitioners (GPs) at hospitals are available and responsive	11%	37	27%	95	32%	110	10%	36	5%	18	15%	51	347	3.33
Waiting time on a call to MetLife hotline is reasonable	10%	34	33%	114	34%	120	11%	40	6%	20	6%	22	350	3.31
MetLife onsite doctors at AUC clinic are available and supportive	11%	37	25%	85	35%	119	8%	27	6%	21	16%	54	343	3.31
MetLife visiting hours at AUC clinics are convenient	9%	31	23%	80	33%	114	11%	37	7%	24	18%	61	347	3.2

Awareness & Use of MetLife Medical Services

Q: Please indicate your level of awareness of the following MetLife aspects:

69% of respondents indicated their awareness of using their medical insurance cards, while 58% were aware of the coverage scope, and 53% aware of the policy benefits. Finding information on services and benefits was the lowest-ranked element, at 51% awareness.[4]
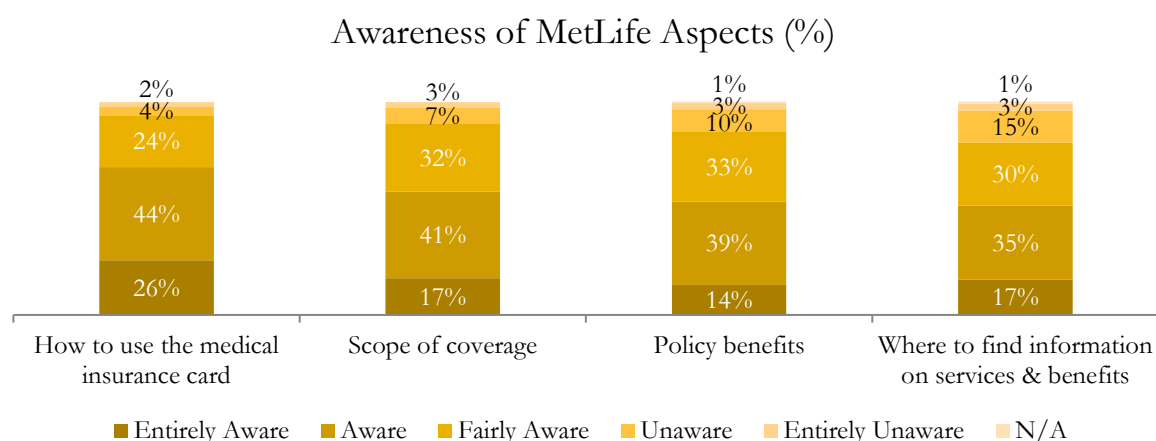
Knowing how to use the insurance card received the highest weight (3.87), followed by awareness of the coverage scope (3.63), and policy benefits (3.52). On the other hand, knowledge on finding information received the lowest weight (3.47).
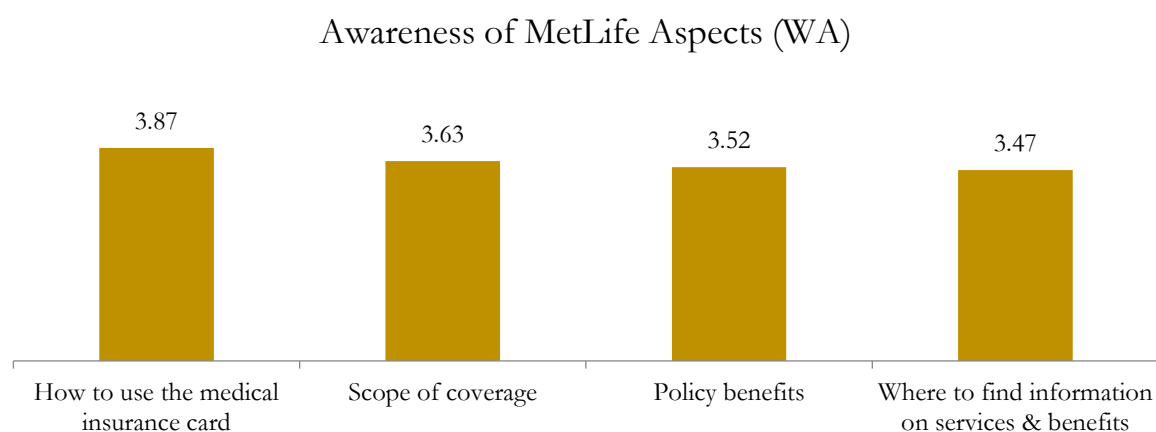

Awareness of MetLife Aspects	Entirely Aware		Aware		Fairly Aware		Unaware		Entirely Unaware		N/A		Total	WA
	%	C	%	C	%	C	%	C	%	C	%	C	C	
How to use the medical insurance card	26%	103	44%	176	24%	98	4%	16	2%	9	0%	1	403	3.87
Scope of coverage	17%	69	41%	163	32%	128	7%	29	3%	11	0%	1	401	3.63
Policy benefits	14%	56	39%	154	33%	131	10%	41	3%	11	1%	3	396	3.52
Where to find information on services & benefits	17%	68	35%	141	30%	121	15%	61	3%	13	1%	4	408	3.47

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[4] Percentages reported are combined percentage sums of 'entirely aware' and 'aware' responses.

Q: How often do you use your medical insurance card (per month)?

66% of respondents use their medical insurance cards 1-2 times per month, while 25% do not use it at all. Additionally, 7% use their cards 3-4 times, and 2% use the cards 5 times or more each month.

Frequency of Insurance Card Use per Month (%)

■ 0 times ■ 1-2 times per month ■ 3-4 times per month ■ 5 times or more per month
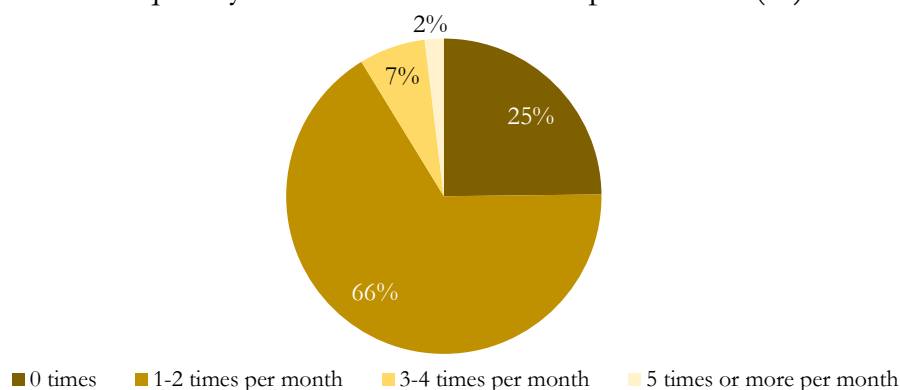
Frequency of Insurance Card Use (Monthly)	Responses	
	%	C
0 times	25%	102
1-2 times per month	66%	273
3-4 times per month	7%	28
5 times or more per month	2%	8

Q: What services have you used your medical insurance for? (Check all that apply)

The majority of respondents use their insurance cards for lab testing and radiology (71%), followed by doctor visits/consultations (58%) and prescribed medications (54%). The remaining aspects received percentages below 50%, with optical services being the least-commonly used (18%).

Use of Medical Services (%)
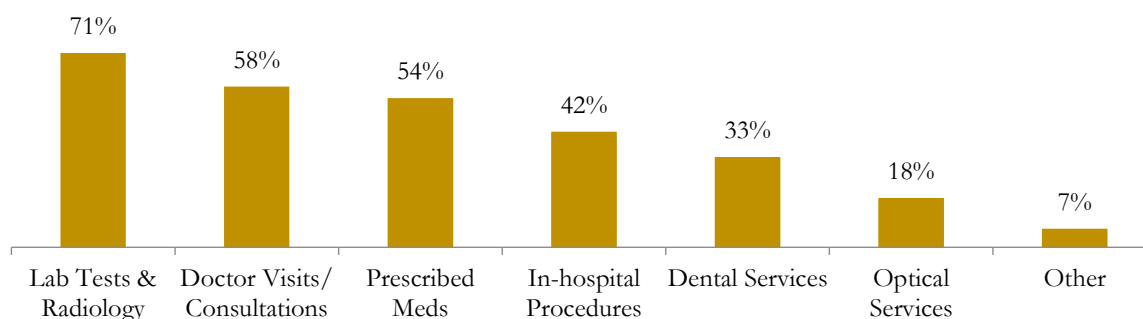
Use of Medical Services	Responses	
	%	C
Lab tests & radiology	71%	284
Doctor visits & consultations	58%	235
Prescribed medications	54%	218
In-hospital procedures	42%	169
Dental services	33%	132
Optical (eye care) services	18%	72
Other (please specify)	7%	27

Experience with MetLife Mobile Application

Q: Have you downloaded the MetLife mobile application?

58% of respondents indicated they had downloaded the MetLife mobile application, compared to 42% who indicated they had not downloaded it.

MetLife Mobile App Downloads (%)

No
42%

Yes
58%
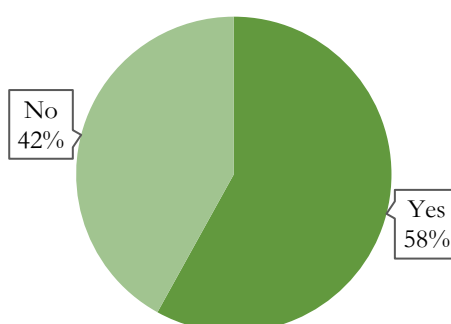
MetLife Mobile Application Downloads	Responses	
	%	C
Yes	58%	238
No	42%	172

Q: Do you know how to use the MetLife mobile application?

Slightly more than half of the respondents (51%) indicated they do not know how to use the MetLife mobile application, whereas almost half (49%) indicated their familiarity with using the application.

MetLife Mobile App Usage (%)

No
51%

Yes
49%
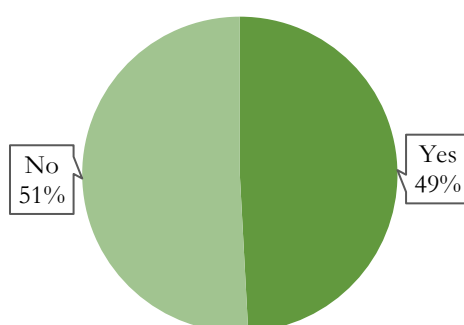
| Knowledge of Using the MetLife Mobile Application	Responses	
	%	C
Yes	49%	202
No	51%	209

Satisfaction with MetLife Communication

Q: Please indicate your level of agreement with following statements regarding MetLife communication:

44% of respondents indicated they access the AUC website for information on MetLife, while 39% agree that the AUC HR website information is informative and clear. Additionally, 36% of respondents agree on the informativeness of the benefits orientation session.[5]

Satisfaction with MetLife Communication (%)
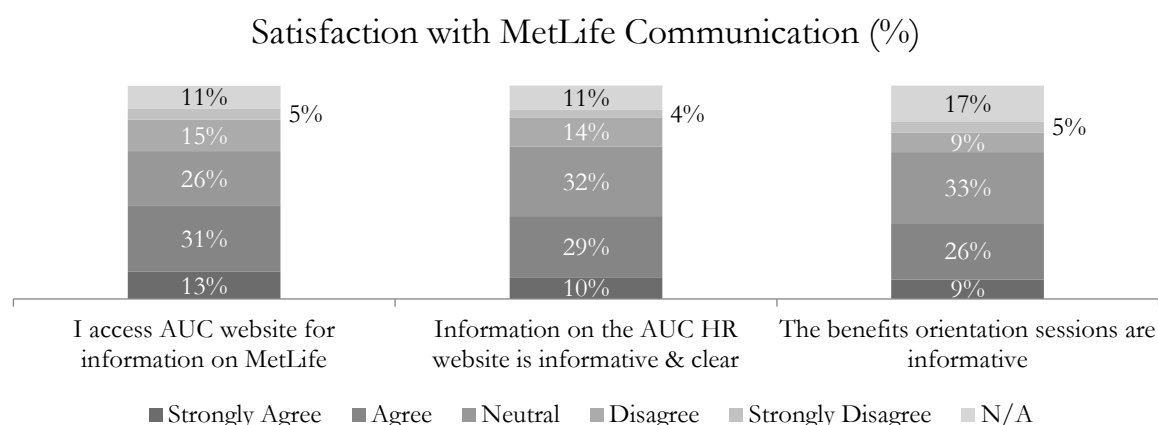
In terms of weighted averages, all aspects received almost identical weights. Website access received the highest weight, closely followed by the clarity and informativeness of AUC HR webpage (3.32) and benefits orientation sessions (3.3).

Satisfaction with MetLife Communication (WA)
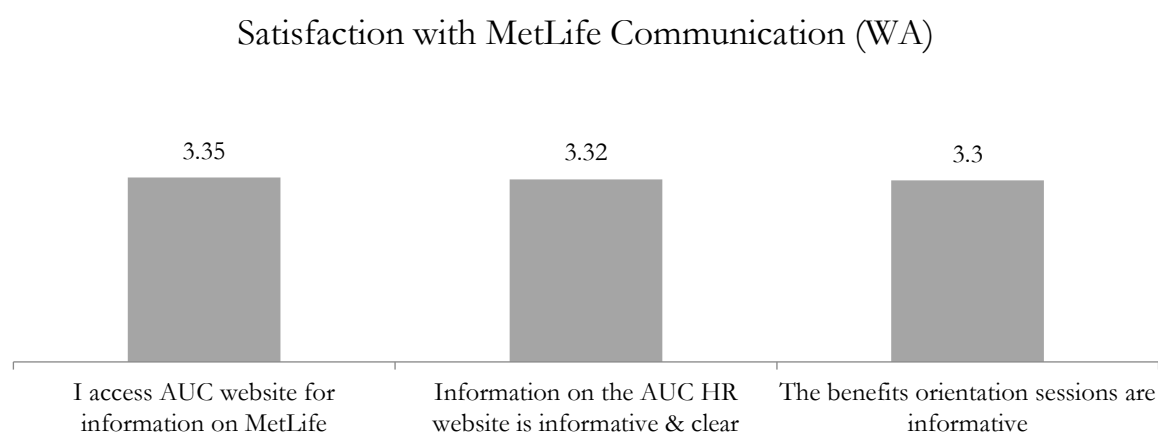
MetLife Communication Aspects	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		N/A		Total	WA
	%	C	%	C	%	C	%	C	%	C	%	C	C	
I access AUC website for information on MetLife	13%	43	31%	105	26%	87	15%	50	5%	17	11%	37	339	3.35
Information on the AUC HR website is informative and clear	10%	35	29%	98	32%	111	14%	47	4%	12	11%	39	342	3.32
The benefits orientation sessions are informative	9%	31	26%	90	33%	113	9%	31	5%	18	17%	57	340	3.3

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[5] Percentages reported are based on the percentage sums of 'strongly agree' and 'agree' responses.

*Q: Please rate the following aspects regarding the customer service hotline:*

Agent attitudes received a combined satisfaction of 51%, while response speed was satisfactory for 50% of respondents. The remaining aspects yielded combined satisfaction rates below 50%, with problem-solving effectiveness having the lowest combined satisfaction percentage (42%).

Satisfaction with Customer Service Hotline (%)
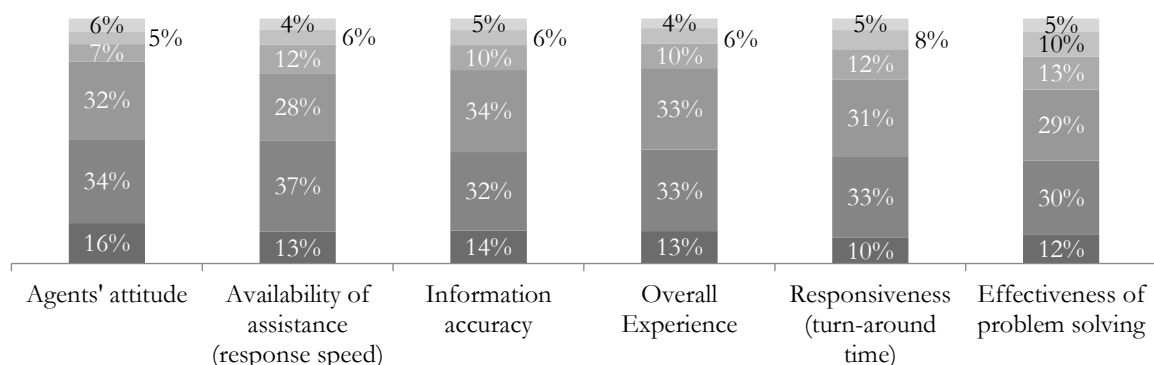
Agent attitudes received the highest weight (3.53), followed by the response speed (3.41) and both the information accuracy (3.38) and overall experience (3.38). However, problem-solving effectiveness received the lowest weight (3.21).

Satisfaction with Customer Service Hotline (WA)
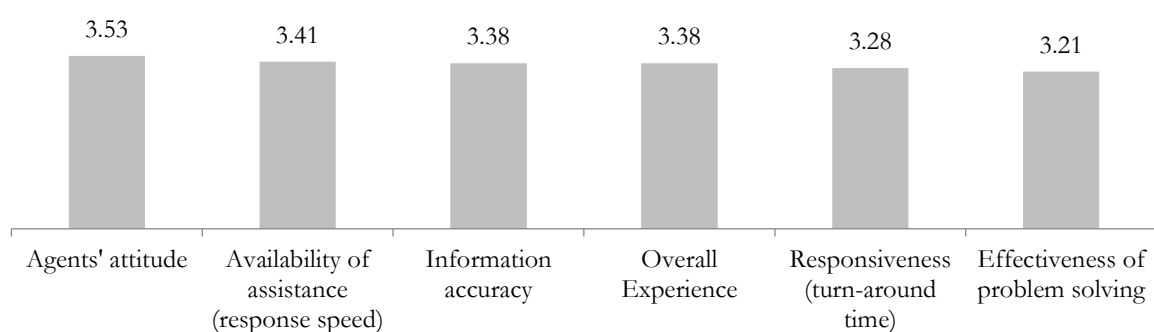
| Satisfaction with Customer Service Hotline	Excellent		Good		Neutral		Poor		Very Poor		N/A		Total	WA
	%	C	%	C	%	C	%	C	%	C	%	C	C	
Agents' attitude	16%	63	34%	131	32%	121	7%	27	5%	19	6%	21	382	3.53
Availability of assistance (response speed)	13%	50	37%	143	28%	106	12%	45	6%	24	4%	17	385	3.41
Information accuracy	14%	52	32%	123	34%	129	10%	39	6%	24	5%	18	385	3.38
Overall Experience	13%	51	33%	128	33%	128	10%	38	6%	25	4%	15	385	3.38
Responsiveness (turn-around time)	10%	40	33%	128	31%	120	12%	47	8%	30	5%	18	383	3.28
Effectiveness of problem solving	12%	45	30%	117	29%	112	13%	52	10%	39	5%	21	386	3.21

Satisfaction with MetLife Prior Approvals & Reimbursements

Q: Please rate the following aspects regarding prior approvals:

Looking at combined satisfaction, agents' technical awareness of policy terms received 50% satisfaction, while 47% of respondents' overall experiences satisfactory, and 43% were satisfied with the turn-around time.

Satisfaction with Prior Approval Services (%)
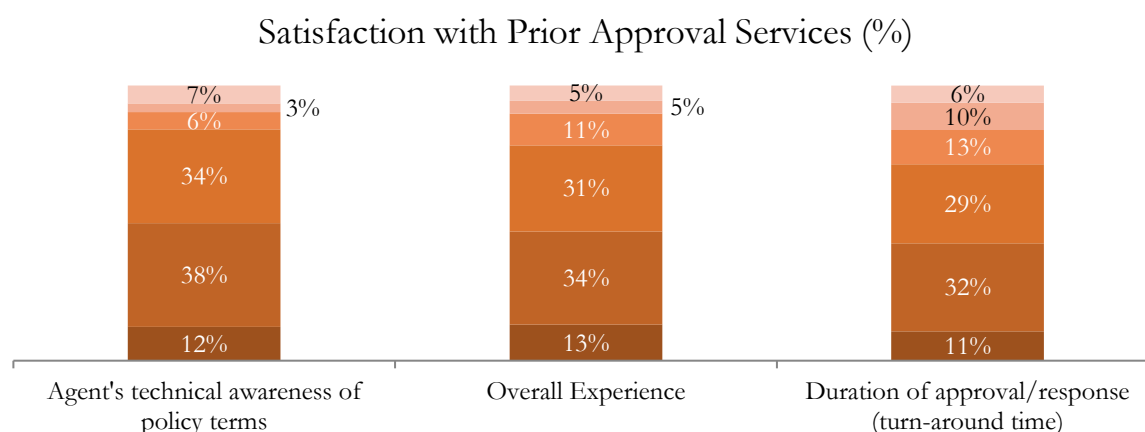
Agents' technical awareness of policy terms received the highest weight (3.53), followed by the overall experience (3.41) and turn-around time (3.23).

Satisfaction with Prior Approval Services (WA)
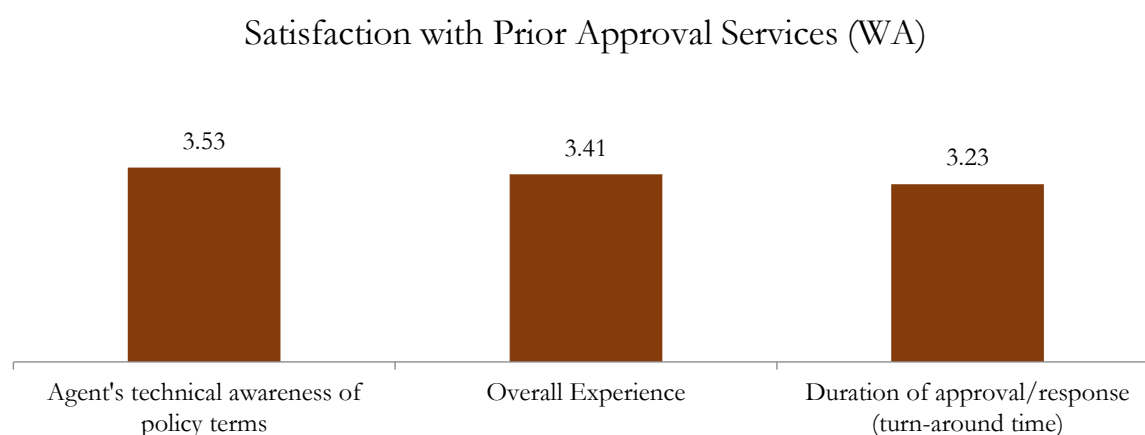
Satisfaction with Prior Approval Services	Excellent		Good		Neutral		Poor		Very Poor		N/A		Total	WA
	%	C	%	C	%	C	%	C	%	C	%	C	C	
Agent's technical awareness of policy terms	12%	47	38%	145	34%	131	6%	24	3%	12	7%	25	384	3.53
Overall Experience	13%	50	34%	130	31%	120	11%	44	5%	18	5%	21	383	3.41
Duration of approval/response (turn-around time)	11%	41	32%	123	29%	110	13%	48	10%	38	6%	24	384	3.23

Q: Are you aware of the needed documents for cash refunds (reimbursements)?

More than half (56%) of the respondents indicated their awareness with the necessary documents for reimbursement processes, while 44% were unaware of the required documents.

## Awareness of Necessary Reimbursement Documents (%)
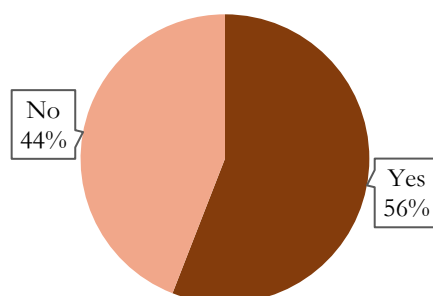
Awareness of Necessary Reimbursement Documents	Responses	
	%	C
Yes	56%	203
No	44%	160

Q: Do you know where to find the information for submitting a reimbursement claim?

As for the information on how to submit reimbursement claims, 47% of respondents indicated their knowledge, whereas 53% indicated they do not know where to find the relevant information.
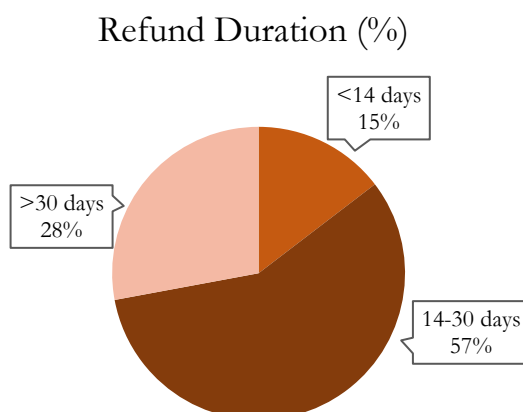
Information for Reimbursement Claim Submissions (%)
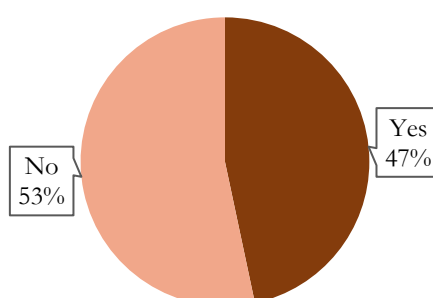
| Awareness of Information Sources for Reimbursement Claim Submissions	Responses	
	%	C
Yes	47%	168
No	53%	192

Q: How long does it take to get your refund?

Most respondents (57%) wait 14-30 days to receive their refunds, while 28% spend less than a month and 15% spend less than two weeks waiting for their refunds.

Refund Duration (%)

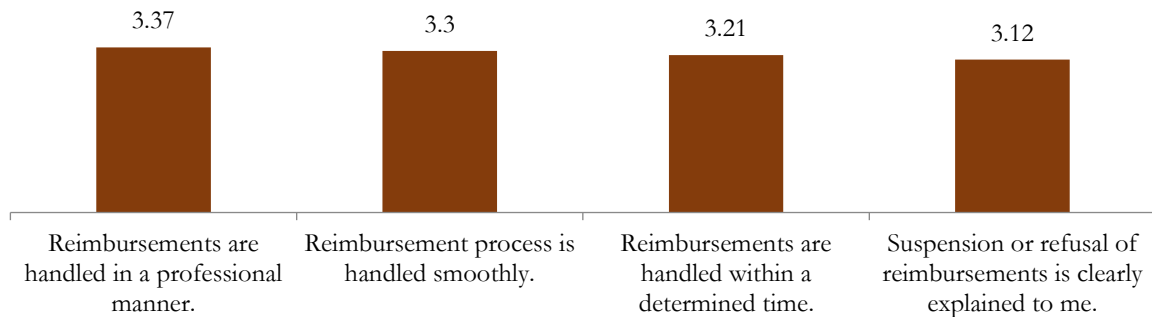| Duration of Refund	Responses	
	%	C
Less than 14 days	15%	45
Between 14-30 days	57%	177
More than 30 days	28%	86

Q: Please indicate your level of agreement with the following statements regarding your experience with claims and reimbursement (out of MetLife network):

In aggregate terms, 39% of respondents agree that reimbursements are handled in a professional manner, 38% feel the process in smooth, 33% agree that reimbursements are handled in specific timeframes, and 29% agree on the clarity of explanation of reimbursement decisions.

Experiences with Claims & Reimbursements (%)
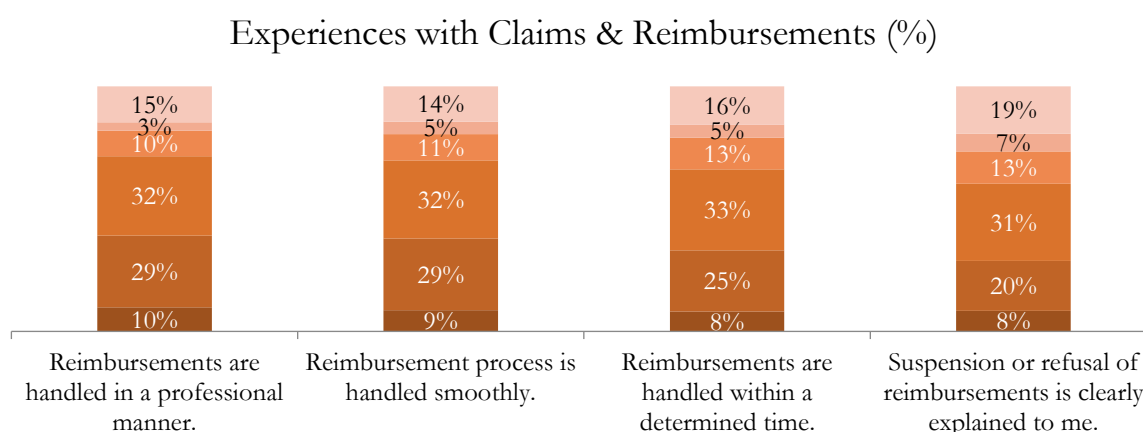
The professional handling of reimbursements received the highest weight (3.37), followed by the smoothness of the process (3.3) and identified timeframe (3.21). Meanwhile, the clarity of reimbursement decisions received the lowest weight (3.12).

## Experiences with Claims & Reimbursements (WA)

	3.37	3.3	3.21	3.12
	Reimbursements are handled in a professional manner.	Reimbursement process is handled smoothly.	Reimbursements are handled within a determined time.	Suspension or refusal of reimbursements is clearly explained to me.

Experiences with Claims & Reimbursements	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		N/A		Total	WA
	%	C	%	C	%	C	%	C	%	C	%	C	C	
Reimbursements are handled in a professional manner.	10%	34	29%	102	32%	113	10%	36	3%	12	15%	51	348	3.37
Reimbursement process is handled smoothly.	9%	30	29%	102	32%	111	11%	37	5%	18	14%	50	348	3.3
Reimbursements are handled within a determined time.	8%	28	25%	86	33%	114	13%	45	5%	18	16%	54	345	3.21
Suspension or refusal of reimbursements is clearly explained to me.	8%	29	20%	71	31%	109	13%	46	7%	25	19%	67	347	3.12

Recommended Areas of Improvement

Q: Which of the following areas need improvements with regards to your local health care provider? (Check all that apply)

The area that needs the most improvement is covered services (61%), followed by network (51%) and ceilings/subceilings (50%). Less than 50% of respondents suggested improvement in other areas as follows: online tools (41%), general terms and conditions (34%), and referral systems (30%). Meanwhile, 17% of respondents chose to specify other comments.

Areas of Improvement (%)
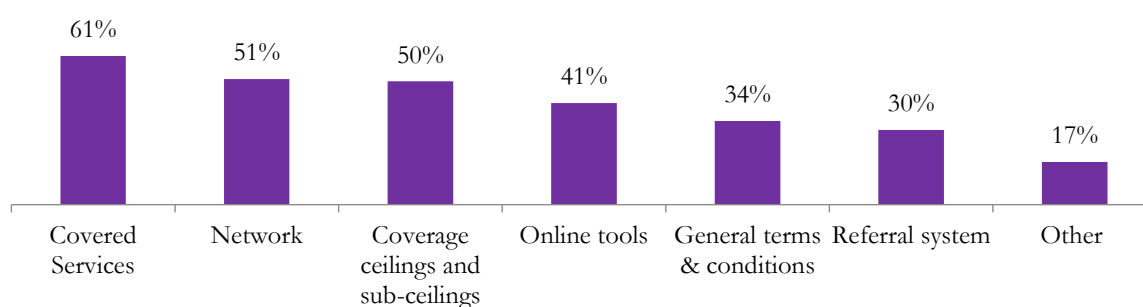
Areas of Improvement	Responses	
	%	C
Covered Services	61%	199
Network	51%	168
Coverage ceilings and sub-ceilings	50%	165
Online tools	41%	136
General terms & conditions	34%	112
Referral system	30%	100
Other (please specify)	17%	57