



Managing Churn

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How do we define churn?

- Movement between public and private health insurance (i.e. Medicaid, CHP+, private coverage through C4HCO)
- Movement between employer-sponsored coverage and individual coverage or moving between uninsured and insured states

Potential Consequences of Churn

- Gaps in coverage
- Customer confusion
- Additional administrative burden to manage updated applications, verifications, enrollments
- Continuity of care disruption
- Fiscal impact of new deductibles
- Return to uninsured status

Some Approaches to Manage Churn

- Build data analytics infrastructure to better understand how many people are churning, the drivers behind eligibility changes, and identify solutions that will improve retention in programs or allow for easier transitions between programs
- Develop shared eligibility system between C4HCO and state partners, including online functionality that allows customers to report changes quickly and redetermine eligibility real-time
- Proactively identify and do outreach to industries or large companies in flux, seasonal, with benefit plan changes or conducting layoffs
- Others

Next Steps ...

Discussion