



SEP CARRIER DATA ANALYSIS

POLICY COMMITTEE MEETING

JUNE 26, 2017

Overview

C4HCO performed a high level analysis of Life Change Events (LCEs) reported in April – June of 2016 in an attempt to understand the member behavior and participation rates prior to and subsequent to the reported LCE.

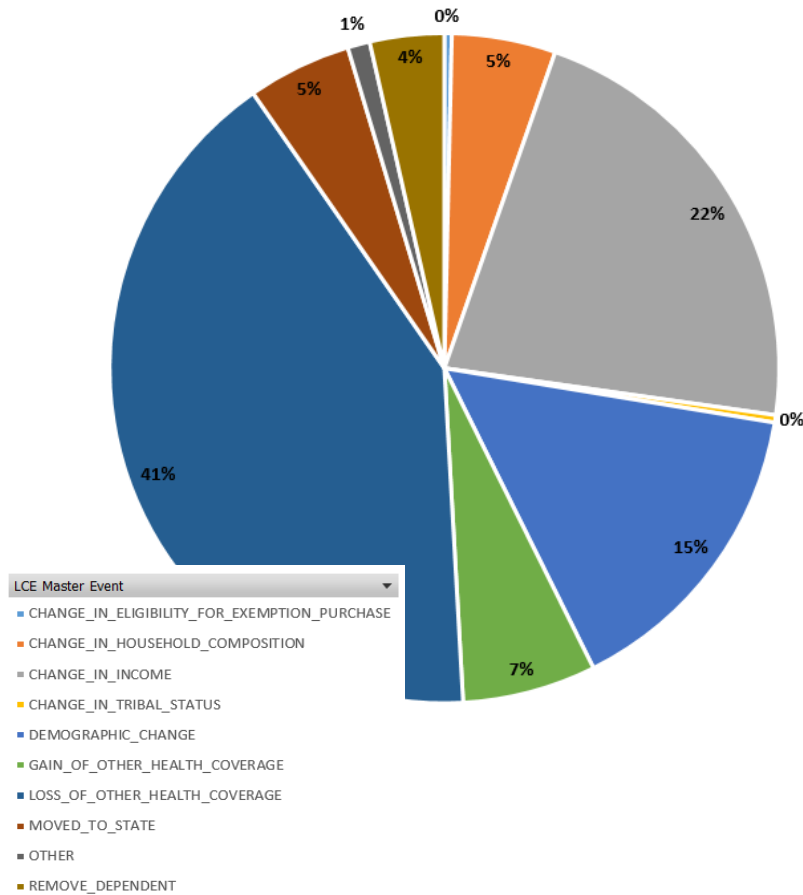
Please note that not all LCEs result in a special enrollment period (SEP). Only qualifying life change events (QLCE) result in a SEP.

This analysis was performed using a National and a Regional Carrier. The total sample size for this analysis was a random selection of 364 reported LCEs across the two carriers.

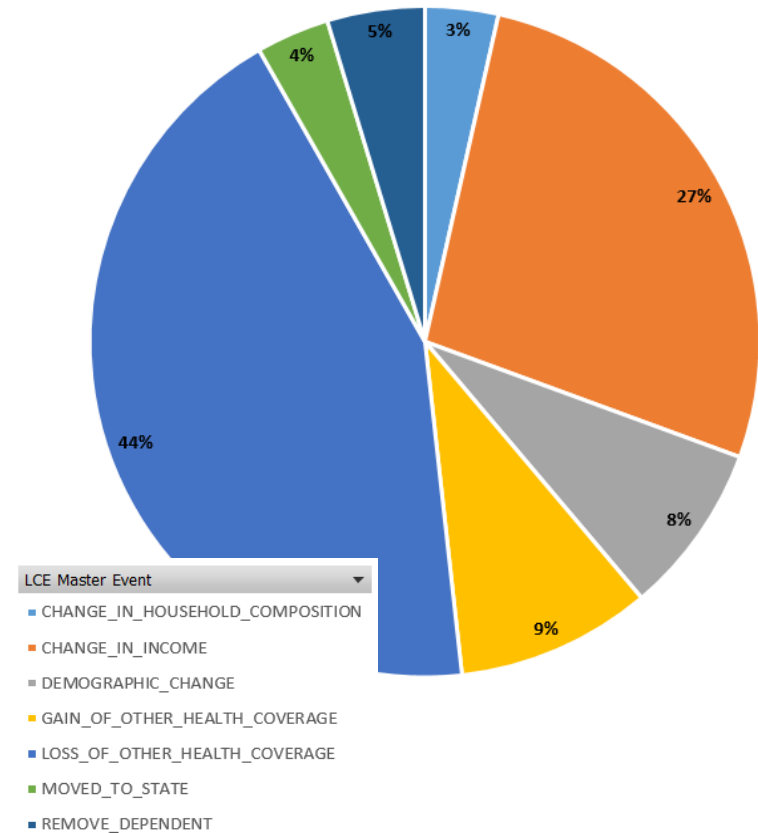
The following slides will show an overview of the LCE types reported to each carrier and enrollment behaviors following a reported LCE that were discovered through the high level analysis and review.

Side by Side Comparison of Sample

National Carrier

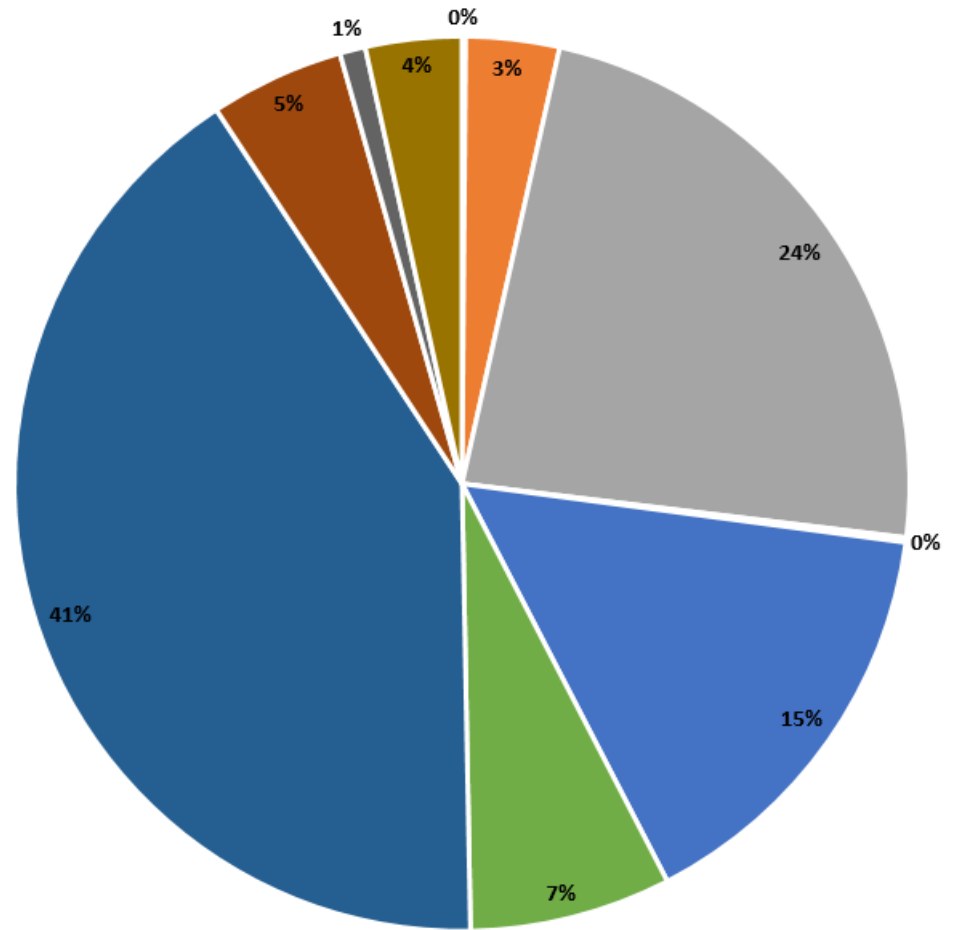
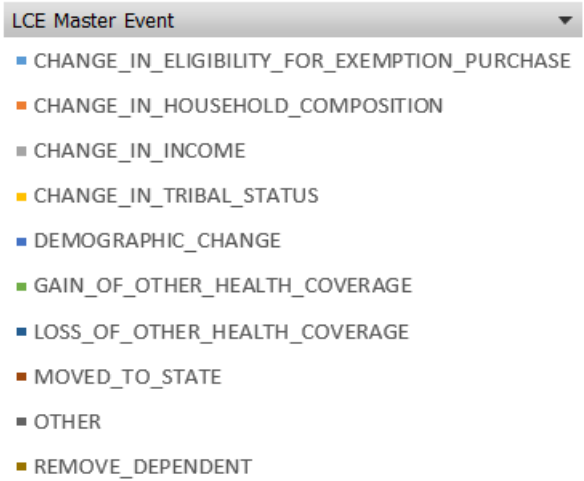


Regional Carrier



Life change event types are relatively evenly distributed between the two representative carriers with slightly higher reports of “change in income” for the Regional carrier.

All Carrier LCE Distribution

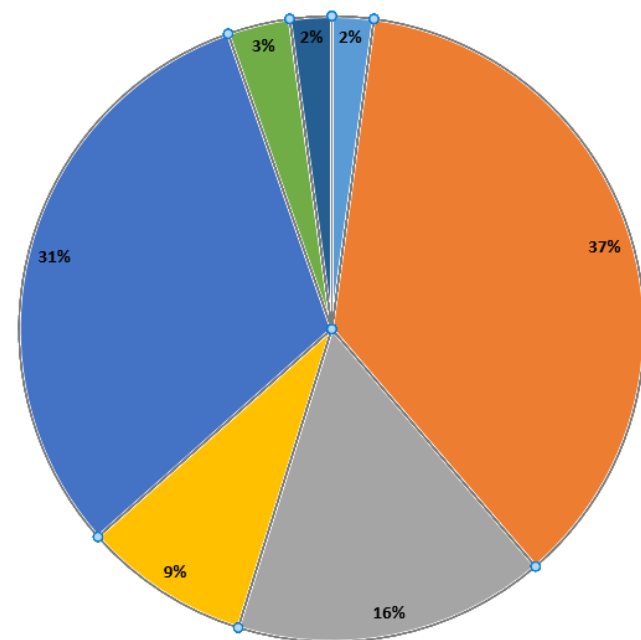
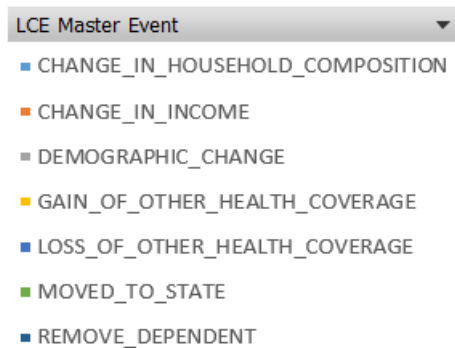


An all-carrier analysis of all LCEs reported during the same timeframe shows the sample to be representative of all carriers.

Early Termination Summary

This slide represents a summary of individuals who termed their plan prior to 12/31/16 after reporting an LCE.

The majority of these individuals reported a change in income that resulted in either a gain of Medicaid and/or a reduction in their APTC.

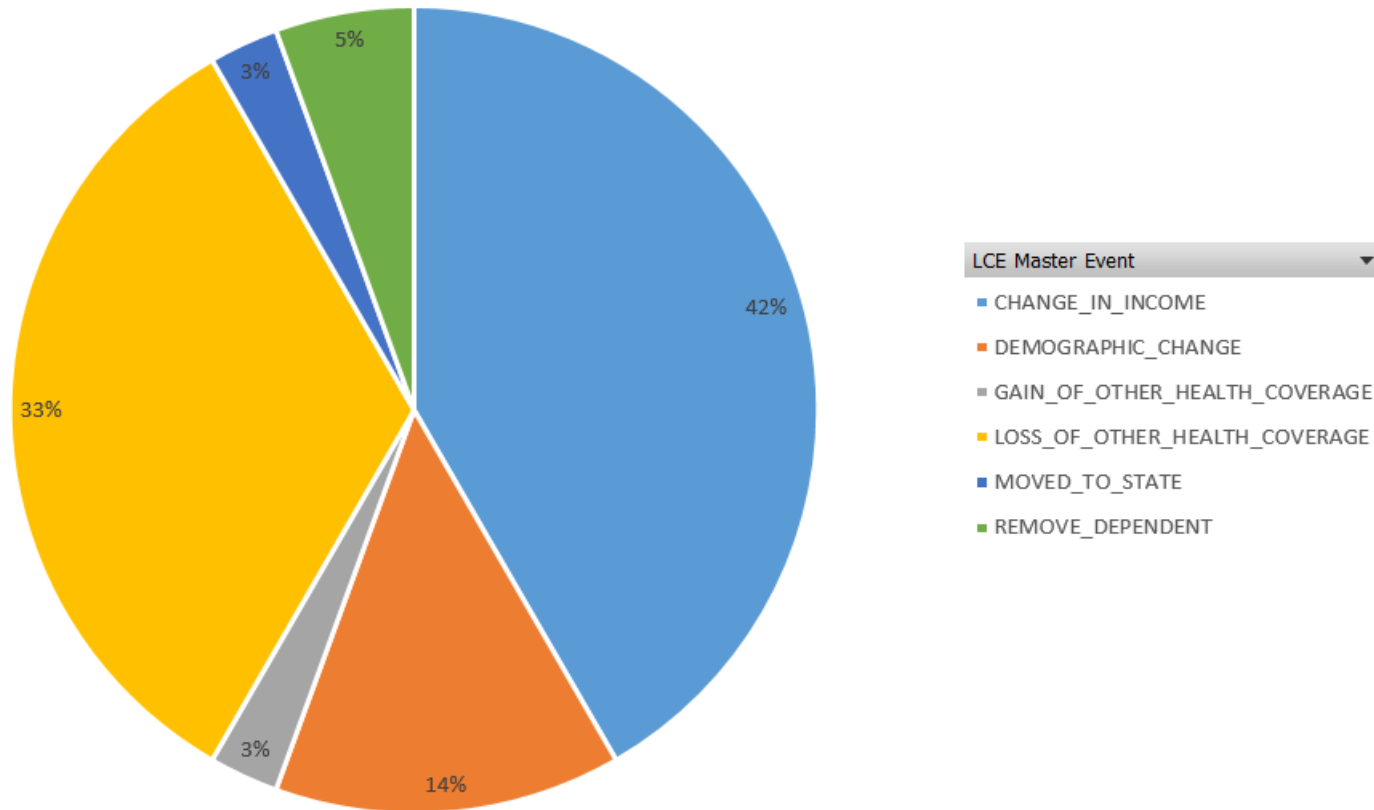


94 of 364 or 25% termed prior to 12/31/16

**60% of those individuals initially enrolled during OE3*

Late Enrollment and Early Termination Summary

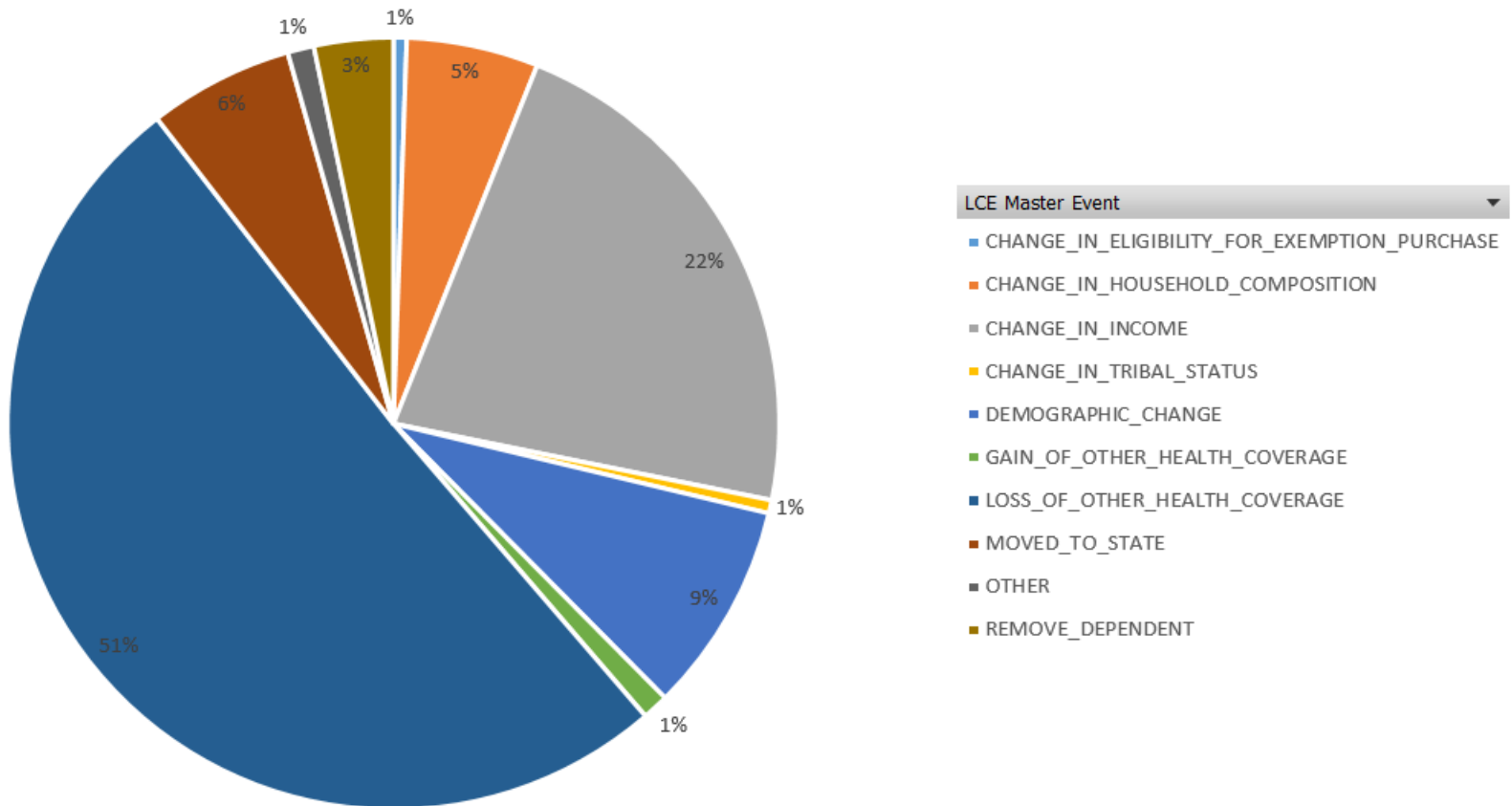
**Late Enrollment 4/1 or later*



Of the individuals who enrolled late (outside of OE) 36 of 364 or 9% enrolled late and termed prior to 12/31/16.

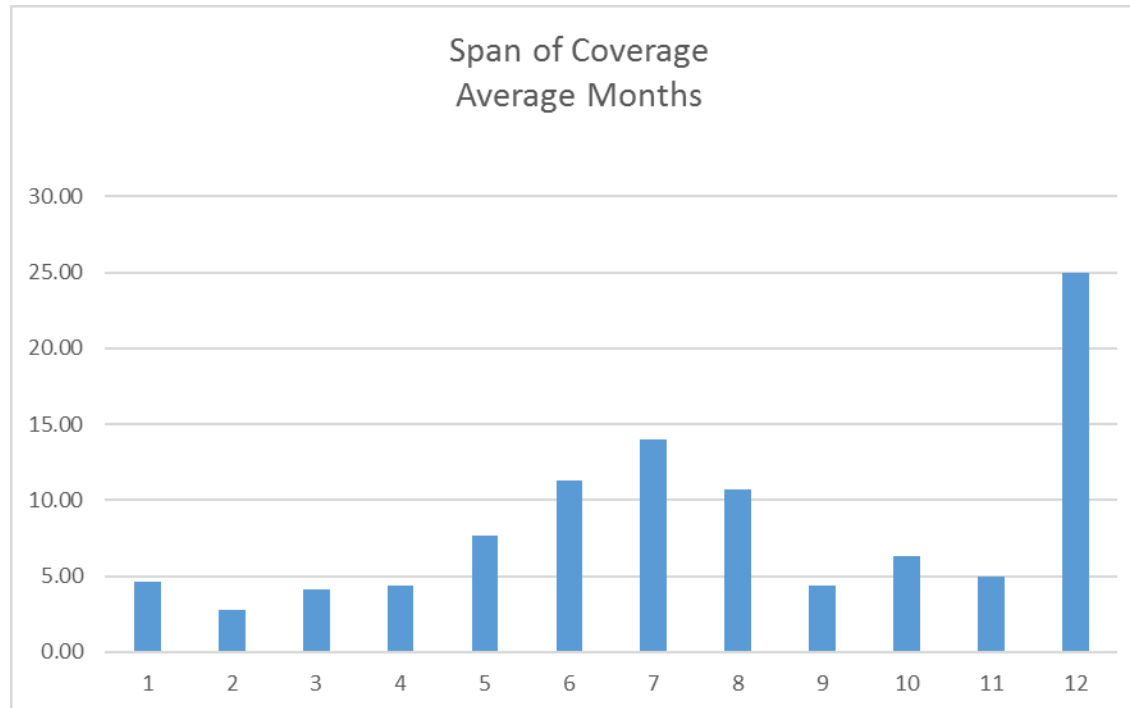
This scenario shows similar results to those with overall early termination – a change in income that resulted a loss of Medicaid followed by a subsequent gain in Medicaid during the plan year.

Late Enrollment Without Early Termination



145 of 364 or 39% enrolled late maintained coverage through plan year

Average Coverage Span

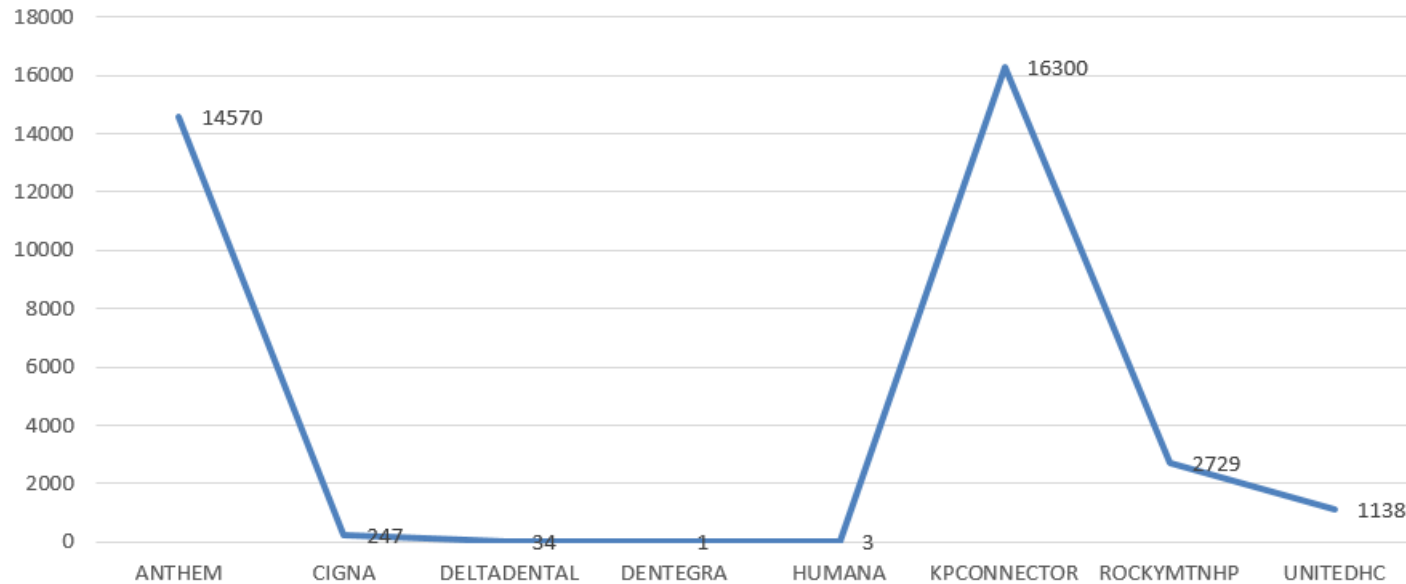


An average of 25% of all individuals reporting a SEP remained covered throughout the plan year.

The highest risk is 6 – 8 months, with the highest number of these SEP types largely representative of Medicaid churn, dependent adds, and loss of income categories.

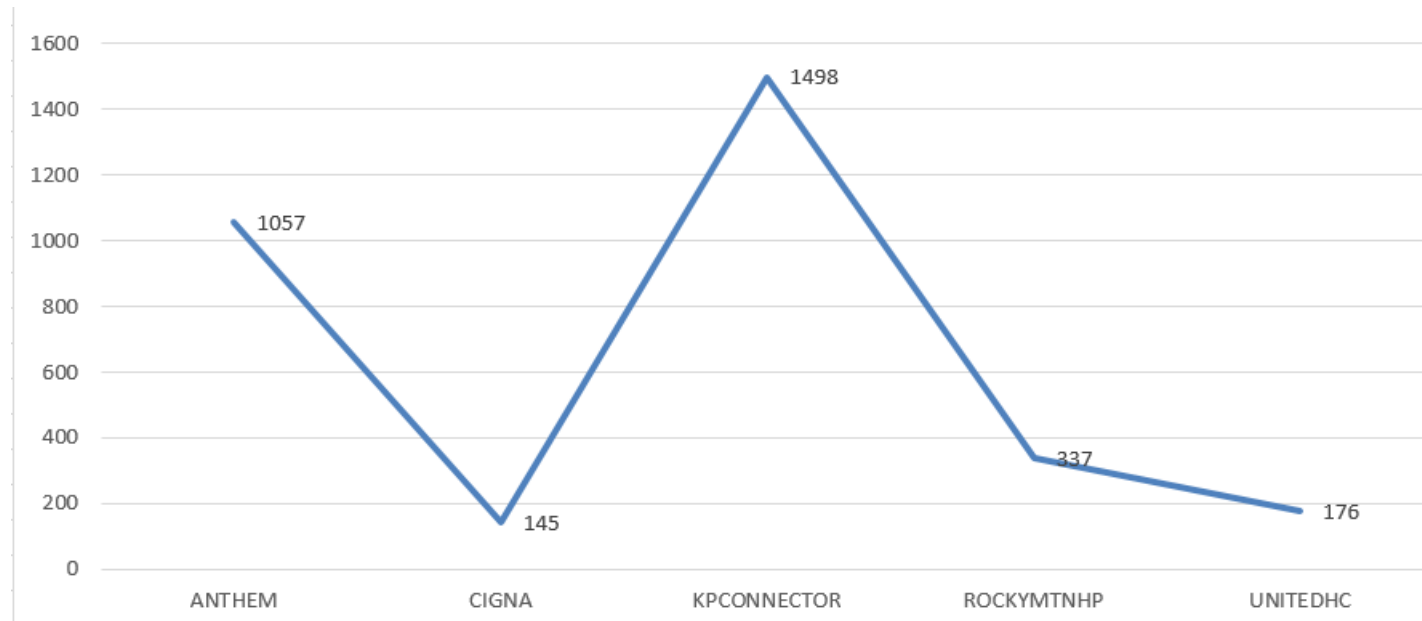
Early Terminations

The chart below represents individuals who enrolled during OE and terminated their plan prior to the end of the plan year.



Early Terminations in Final QTR of the Plan Year

Early terminations occurring in the final QTR of the plan year for members who enrolled during OE represent approximately 10 – 15% of the total terminations that occur during the plan year.



High Level Assumptions and Summary

- The data shows that income changes represent the highest risk area of reported SEPs. Additional analysis is needed but the data appears to correlate with early termination and shortened coverage span for those reporting income changes that result in a reduction of APTC.
- Additionally, the initial findings support that early termination rather than late enrollment is a significant area of high risk.
- Questions?