SUMMARY OF HCPF PATTERNS OF CHURN REPORT

Report presented to Connect for Health Nov 18, 2019

Summary presented to Connect for Health Board Dec 9, 2019
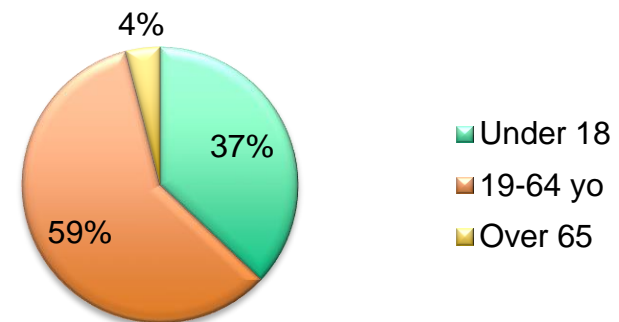
Description of the Dataset

Sources
- Health First Colorado/CHP+ member enrollment and aid Jan 2009 - Dec 2018
- APCD member data Jan 2009 - Dec 2018
- APCD provider and claims data Jan 2014 - Dec 2018
- C4HCO application and effectuation data Jan 2014 - Dec 2018
- CBMS employment and earnings data Apr 2016 - Dec 2018

Unique IDs
- 2.4M matched members between Medicaid and APCD
- 424k members in C4HCO

Ages of Individuals in Dataset

- Under 18 — 37%
- 19-64 yo — 59%
- Over 65 — 4%

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Definitions and Methods

Methods:

- Data was analyzed to measure the transition of individuals from one type of health insurance coverage to another from Jan 2009 – Dec 2018.
- Every month during the time period, individuals were assigned to one of seven types of health insurance coverage including "not found in APCD"

Definitions:

Churn – a change in health insurance coverage type for at least one month

Episode – number of months continuously in a type of health insurance coverage

Not in APCD – category under insurance type when individuals were not found in the APCD dataset. May include an uninsured status.

Transition – a change from one type of health insurance coverage to another.

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Selection of Findings

1- A significant number of people use Medicaid/ CHP+, but not for very long.

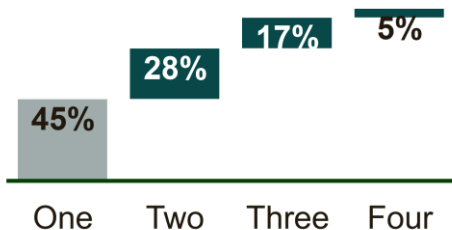2- Churn is increasing. Largely in the expansion population.

3- Churn among commercial coverage types has also increased.

4- Whether Medicaid or Commercial; episode length remains stable

5- Medicaid/CHP+ members transitioning to C4HCO largely select silver.

6- "Not in APCD" episode length decreased for adults; length differed by transition
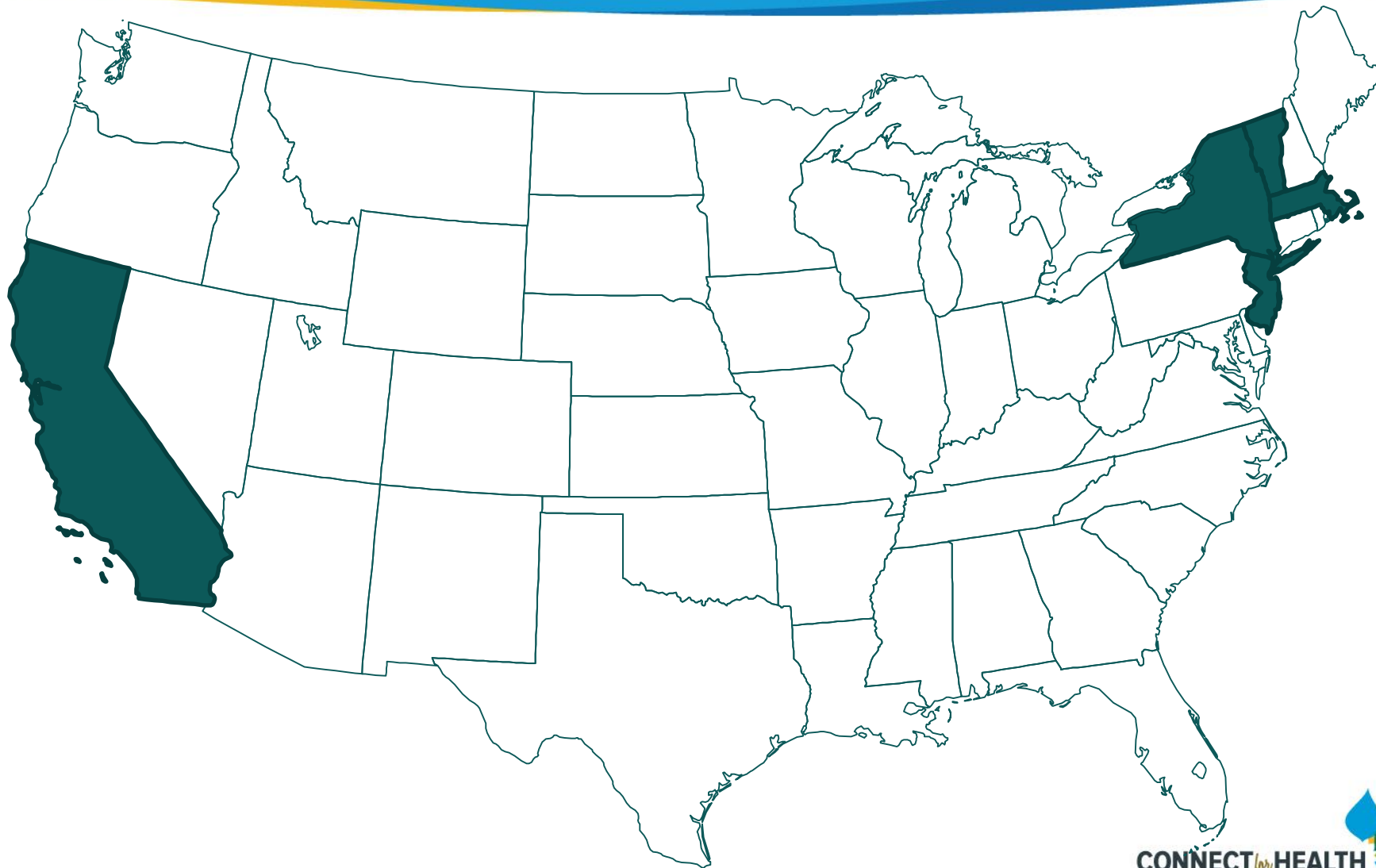

Number of Transitions

45% One
28% Two
17% Three
5% Four

8- Transitions impact care delivery utilization and costs differently for adults vs children.

9- Earnings track as expected for different types of health insurance coverage.

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How Other States Address Churn

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Outstanding Questions

SBM-specific questions

❑ How many individuals transition from Medicaid to off-exchange coverage?

❑ How many individuals transition from employer coverage to C4HCO?

❑ How many individuals had a gap in coverage due to churn, and what are the associated costs?

❑ What is the level of transition into Medicare from other types of coverage?

Overall market questions

❑ How much would a decrease in churn decrease overall premiums?

❑ How much does the overall economy impact market stability? (Is a churn response predictable or erratic?)

❑ What are the regional differences?

❑ How does coverage compare to other factors as a care utilization driver?

……your questions?

Potential Next Steps

Further study:

❑ Illustrate implications from changing demographics and locations on churn patterns using simulation modeling.

Organizational action:

❑ Improve data transfer between C4HCO and HCPF.

❑ Explore policy changes to improve churn and coverage rates.

What else should we pursue?

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Thank yous

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HCPF staff and leadership

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