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Churn: What It Is, and What We Are Doing About It

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Churn

What It Is, and What We Are Doing About It

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Center for Health Law and Economics

Learning Community for Connecting Consumers with Care
Blue Cross Blue Shield of Massachusetts Foundation
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Defining Terms

- Type 1: “Classic” churn
- Type 2: “New” churn

Different causes, different remedies...

Why Is Churn a Concern?

- It happens a lot
- Interruptions in coverage can be bad for your health, and your wallet
- It's an inefficient use of public resources

Strategies to Reduce Churn

What is the Goal?

Make public coverage and publicly subsidized coverage as close as possible to the simplicity of enrolling in and retaining employer-sponsored insurance

Strategies to Reduce Churn



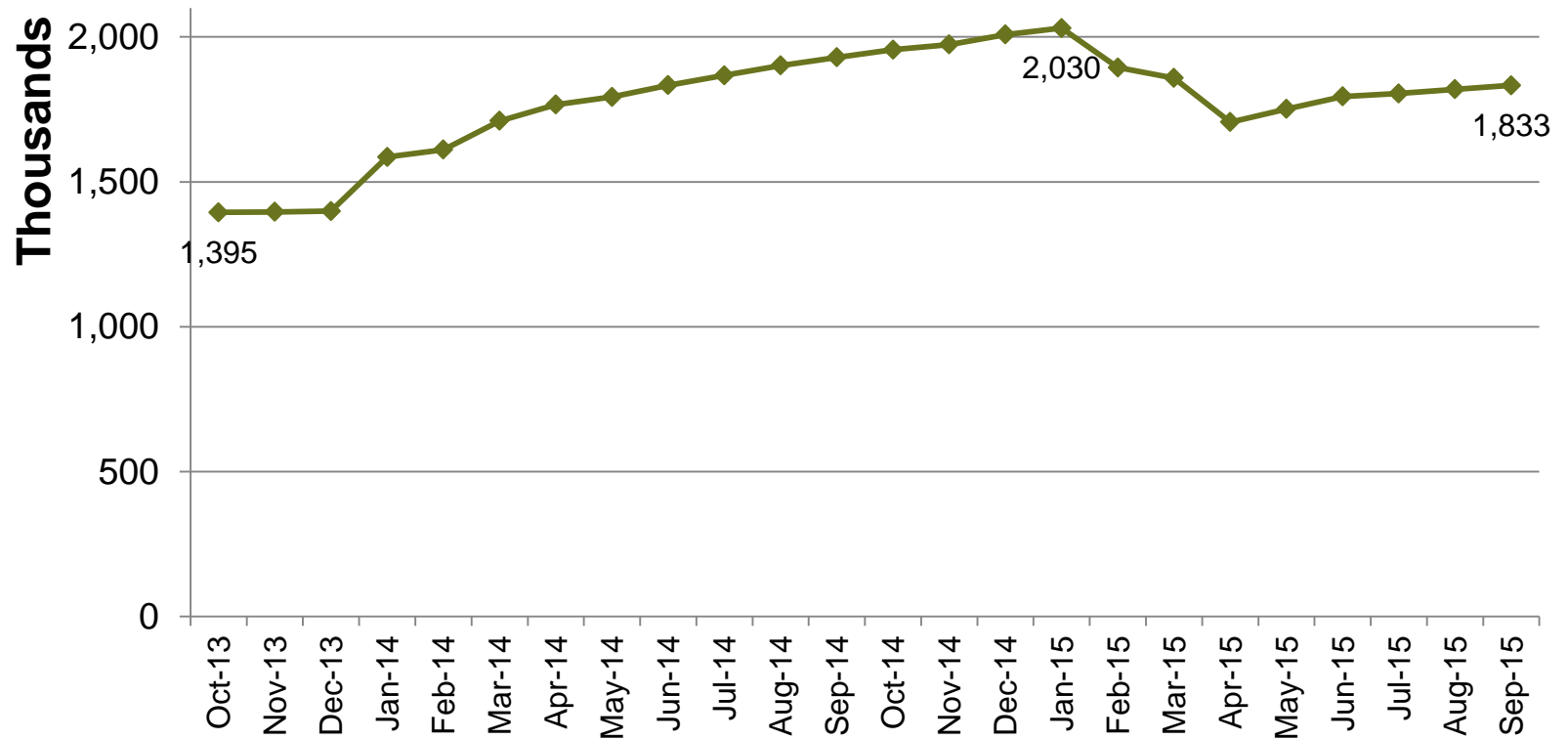
Strategies to Reduce Churn

- Administrative renewal
- “Express Lane” renewal
- Citizenship verification
- Improved use of job update form
- Electronic document management
- Virtual Gateway/My Account page

Current Situation

- MassHealth redeterminations resumed
- Information to MCOs re members coming up for review
- Reminder calls
- Enrollment events across the state
- Worked with advocacy groups
- Some renewal extensions

Change in MassHealth Enrollment



Coming Soon

- HIX development and implementation
 - Auto-renewal functionality April 2016
 - If auto-renewal not possible, pre-populated forms
- Express Lane will remain in MA-21
- Role for CCC grantees and others?