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

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Robert Seifert
Center for Health Law and Economics

Learning Community for Connecting Consumers with Care
Blue Cross Blue Shield of Massachusetts Foundation
December 1, 2015
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

• 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

Thousands

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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?