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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

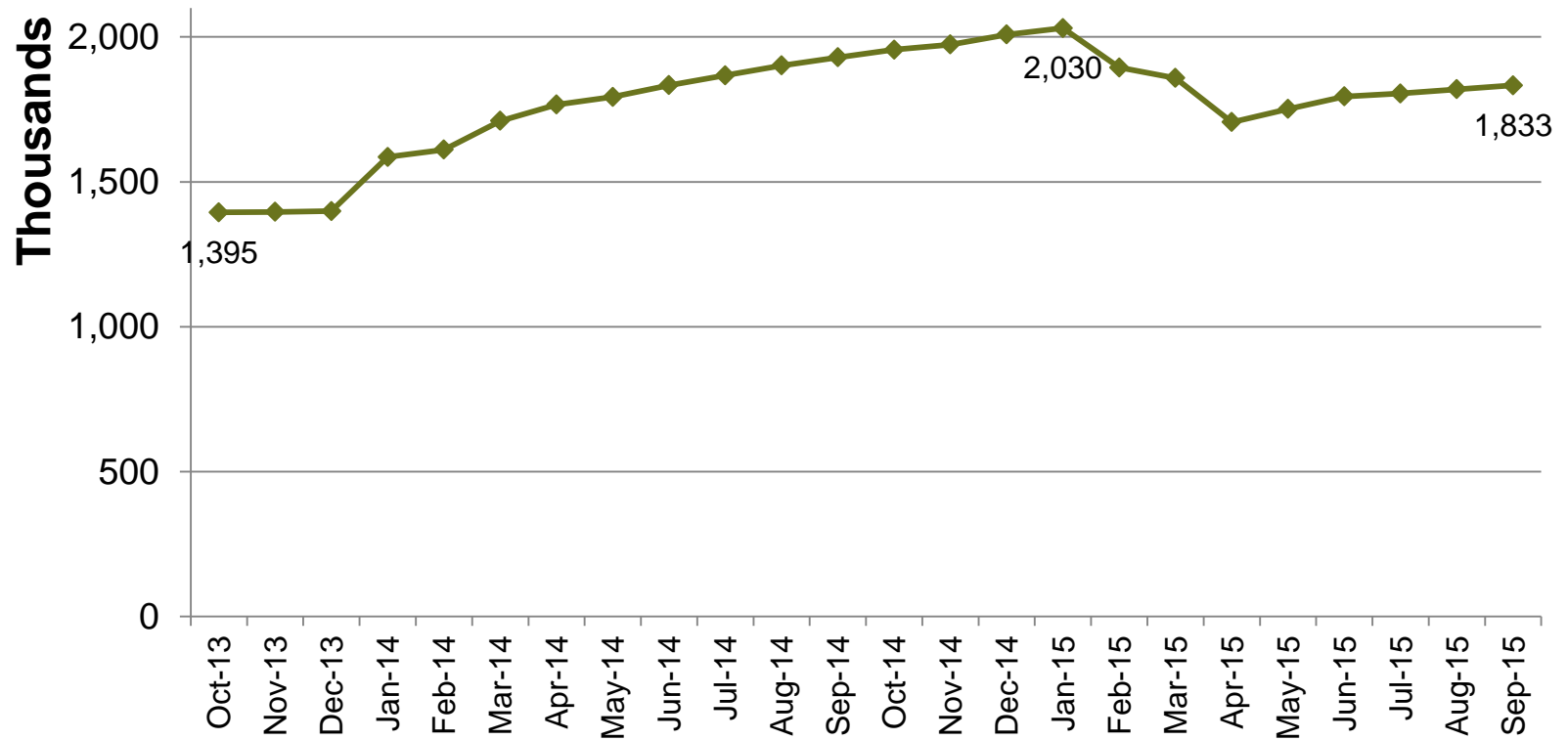
- Administrative renewal
- “Express Lane” renewal
- Citizenship verification
- Improved use of job update form
- Electronic document management
- Virtual Gateway/My Account page

# 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?