

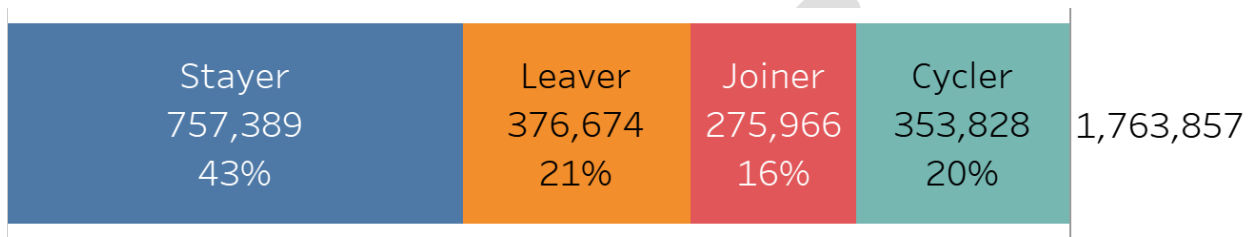
Preliminary Medicaid Churn Analysis Insights

Analysis Basics

Goal: Understand the fluctuation in the Medicaid population due to members obtaining, maintaining, and losing eligibility

Study Period: January 1, 2018 to December 31, 2019. During this period, there were 1.76 million distinct Medicaid members with 1.21 million eligible on average per month.

Defining Churn



1. Two fifths (43%) of Medicaid members are **stayers**. They were eligible for coverage on January 1, 2018 and were continuously covered through December 31, 2019.
2. One fifth (21%) of members are **leavers**. They were eligible for coverage at the beginning of the 24 month period, lost eligibility, and did not regain eligibility again in the period.
3. Sixteen percent of members are **joiners**. Joiners are the mirror image of leavers – they were not eligible at the beginning of the 24 month period, but gained eligibility at some point and maintained it through the end of the timeframe.
4. One fifth (20%) of members are **cyclers**. They were eligible for some portion of the timeframe, but not eligible for another portion.

Churn Type Demographic Characteristics

Churn tracks closely with the key components of a program's purpose.

Stayers

- Predominantly comprised of children, adults ages 65 and older, and members with high total expenditures.
- In general, the higher the member's expenditures, the more likely to be a stayer.

Leavers

- 'New' adults (ages 18-21) were the most likely to be leavers (26%) followed by young adults (ages 22-39, 23%).
- Almost $\frac{3}{4}$ of leavers who were age 65 and older were deceased. About $\frac{1}{4}$ of buy-in adults with disabilities leavers were deceased.

- One third of low income children (~ MAGI children) who were leavers had a subsequent CHP+ span.

Joiners

- One in five joiners are infants; the percentage increases to 2/5 when limiting to low income child joiners.
- About ¼ of buy-in children with disabilities had CHP+ eligibility before joining Medicaid; another 11% were infants.

Cyclers

- While it is true that one of five members overall were cyclers, it is not true that specific individuals cycle frequently.
- 95 percent of cyclers experienced only one full churn cycle during the time period
- New adults (18-21) and young adults (22-39) are the age groups with the highest percentage of cyclers (27% and 23%), almost matching the proportion of these groups that are leavers.
- Expansion parent/caretakers and expansion children are more likely to cycle than their 'standard' MAGI counterparts.
- Almost half of low income children and a third of buy-in children with disabilities who cycle had a CHP+ span during the study period.
- Many cyclers were eligible for more than a year during the study period; most gaps are transitory (25% are 0-1 months) or short (47% are 2-6 months).

Non-Utilizers

- Very few non-utilizers are joiners or cyclers compared with the balance of their respective populations.

Long Term Services & Supports

- Three quarters of waiver members are stayers.
- Many of the waiver leavers are deceased; there are 10 waiver categories in which over 20% of leavers are deceased with some percentages being much higher (e.g. EBD (66%), CCT (71%)).
- Most nursing facility and PACE leavers are deceased, 88% and 67%, respectively.