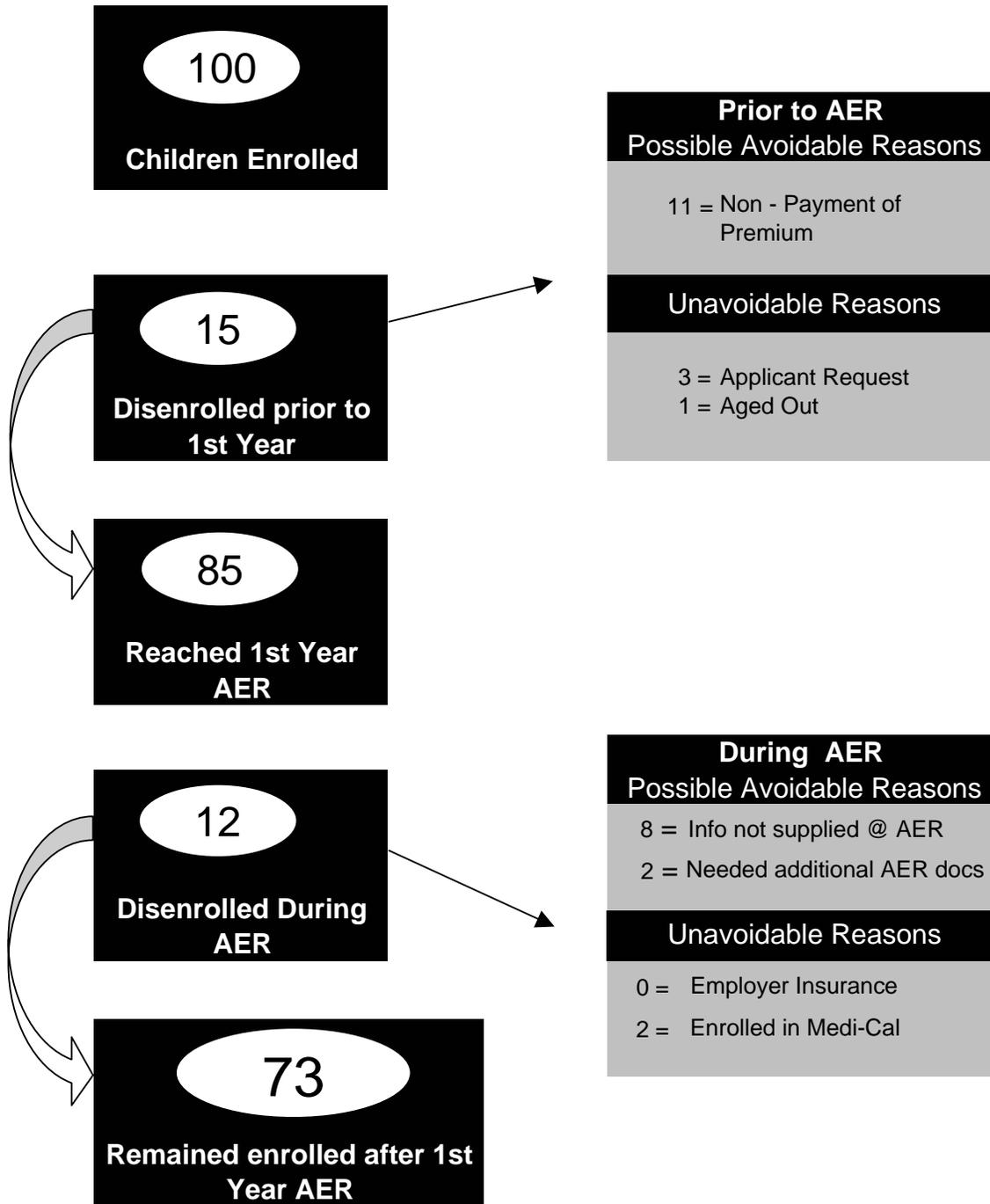




Retention and Disenrollment  
Enrolled January 2008 to December 2008  
N = 214,157

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Retention and Disenrollment  
 Enrolled January 2008 to December 2008  
 N = 214,157

Breakdown of Families Disenrolling after 1 Year

% of Families Disenrolled after 1 Year	27%
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Because of .....

Unavoidable Reasons		6%
Employer Insurance	0%	
Enrolled in Medi-Cal	2%	
Aged Out	1%	
Applicant's Request	3%	

And .....

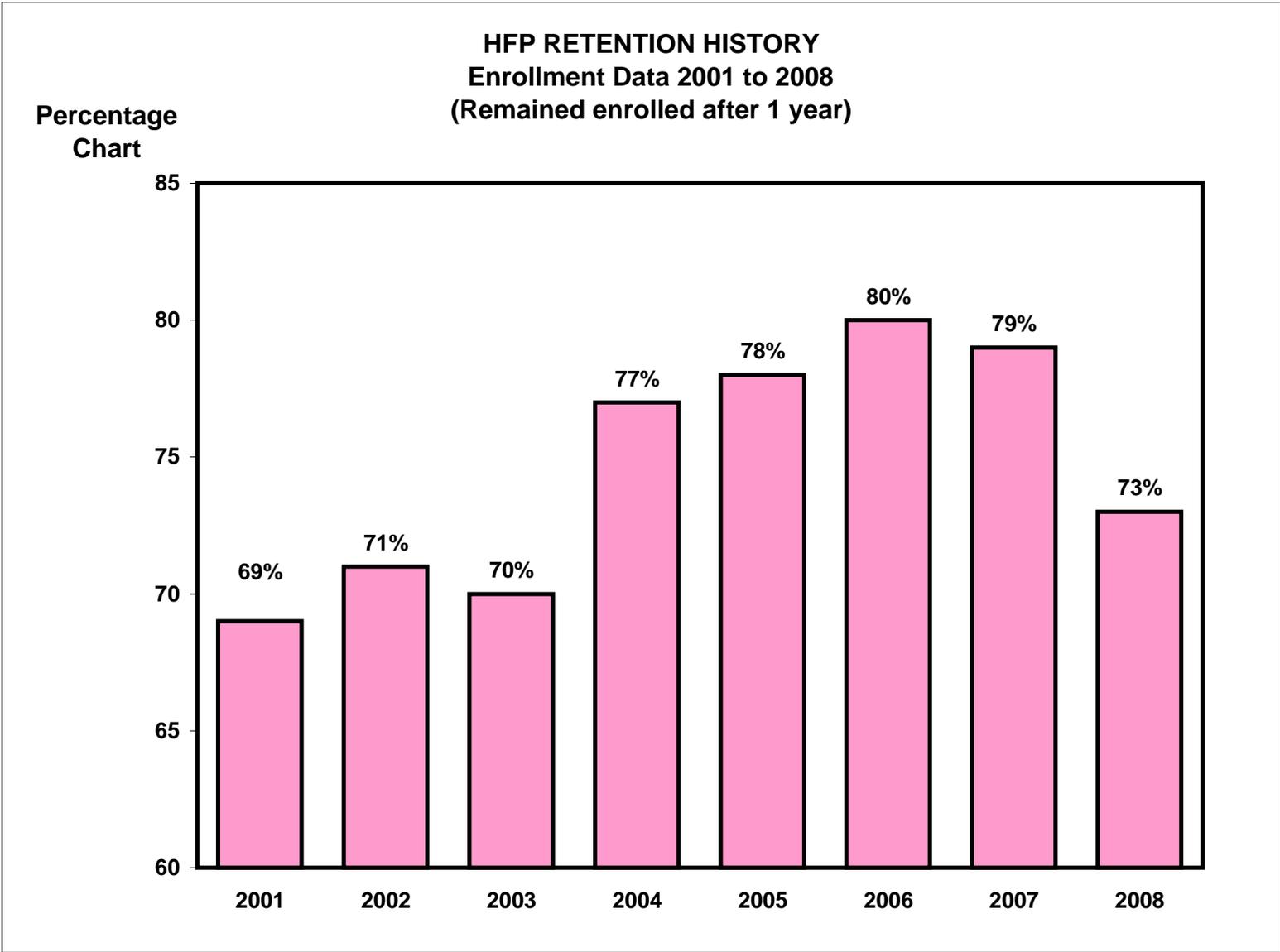
Possibly Avoidable Reasons		21%
Info not supplied @ AER	8%	
Needed additional AER Docs	2%	
Non Payment of Premiums	11%	

Of the Possibly Avoidable Reasons .....

<p><u>NASHP Retention Study of 2001</u>          indicated that <b>60%</b> of families determined that they were ineligible and failed to inform S-CHIP programs of new coverage or status of change.</p>	$21\% \times .6 =$	13%
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Which leaves those not accounted for .....

Possibly Avoidable Reasons Explained by NASHP Study	$21\% - 13\%$	8%
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**YEAR**

# Long Term Program Retention

## Findings:

- Average 1 year retention rate is 79.94 %
- Average 2 year retention rate is 69.25%
- Average 3 year retention rate is 61.60%
- Average 4 year retention rate is 55.02%
- Average 5 year retention rate is 49.04%
- Average 10 year retention rate is 25.20%
- Average 11 year retention rate is 20.84%
- 71.9% of subscribers were enrolled continuously
- 27.9% of subscribers had over 12 months break in coverage
- 0.20% of subscribers had breaks in coverage over 2 months up to 12 months
- Non-Payment disenrollment has increased this year over last. There are two primary drivers of this increase. Primarily, the upswing in disenrollments coincides with the economic downturn. Secondly, there has been an increase in the number of subscribers disenrolling after the premium increase.

## Assumptions:

- Enrollment Assessment from July 1998 to December 2009
- Charts on page two and three are point in the snapshots and do not account for breaks in coverage; separate query on sample provided data on continuity of coverage.
- Retention queries were also done by FPL and ethnicity; there were no discernable trends in those reports.

2008 HFP LONG TERM PROGRAM RETENTION

GROUP	ORIGINAL ENROLLMENT	pass 1 year anniv.		pass 2 year anniv.		pass 3 year anniv.		pass 4 year anniv.		pass 5 year anniv.		pass 6 year anniv.		pass 7 year anniv.		pass 8 year anniv.		pass 9 year anniv.		pass 10 year anniv.		pass 11 year anniv.	
		REMAINING AFTER 12 MONTHS	REMAINING AFTER 24 MONTHS	REMAINING AFTER 36 MONTHS	REMAINING AFTER 48 MONTHS	REMAINING AFTER 60 MONTHS	REMAINING AFTER 72 MONTHS	REMAINING AFTER 84 MONTHS	REMAINING AFTER 96 MONTHS	REMAINING AFTER 108 MONTHS	REMAINING AFTER 120 MONTHS	REMAINING AFTER 132 MONTHS	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
1998	53,884	48,042	89.2%	38,459	71.4%	34,202	63.5%	30,687	57.0%	27,405	50.9%	23,993	44.5%	21,387	39.7%	18,852	35.0%	16,370	30.4%	13,825	25.7%	11,276	20.9%
1999	177,509	144,225	81.2%	124,813	70.3%	111,884	63.0%	100,853	56.8%	89,323	50.3%	79,657	44.9%	70,671	39.8%	62,271	35.1%	53,334	30.0%	44,358	25.0%		
2000	246,284	194,494	79.0%	173,237	70.3%	155,947	63.3%	138,159	56.1%	123,809	50.3%	110,889	45.0%	98,967	40.2%	86,635	35.2%	73,516	29.9%				
2001	244,912	192,712	78.7%	170,466	69.6%	147,954	60.4%	131,788	53.8%	117,762	48.1%	105,042	42.9%	91,715	37.4%	78,530	32.1%						
2002	236,225	191,373	81.0%	160,725	68.0%	141,514	59.9%	125,580	53.2%	112,238	47.5%	98,964	41.9%	85,251	36.1%								
2003	202,753	161,650	79.7%	139,107	68.6%	123,106	60.7%	109,837	54.2%	97,045	47.9%	84,270	41.6%										
2004	172,516	142,248	82.5%	124,399	72.1%	110,553	64.1%	97,468	56.5%	84,554	49.0%												
2005	182,537	151,110	82.8%	130,609	71.6%	112,907	61.9%	97,286	53.3%														
2006	179,425	150,719	84.0%	124,563	69.4%	104,307	58.1%																
2007	214,333	165,357	77.1%	132,323	61.7%																		
2008	214,157	146,556	68.4%																				
<b>Total Average</b>	2,124,535	1,688,486	80.3%	1,318,701	69.31%	1,042,374	61.7%	831,658	55.1%	652,136	49.1%	502,815	43.5%	367,991	38.6%	246,288	34.3%	143,220	30.1%	58,183	25.3%	11,276	20.9%
<b>2007 Average</b>	214,333	165,357	77.1%	124,563	61.7%	112,907	62.0%	97,468	56.1%	97,045	47.9%	98,964	42.1%	91,715	37.5%	86,635	35.2%	53,334	30.0%	13,825	25.6%		
<b>Last Year Average</b>	214,157	146,556	68.4%	132,323	61.7%	104,307	58.2%	97,286	53.5%	84,554	48.7%	84,270	41.6%	85,251	36.3%	78,530	32.2%	73,516	29.9%	44,358	25.0%	11,276	20.8%

DISENROLLMENT CODES - PROGRAM TO DATE											
YEAR	19 YEARS	NON-PAY	REQUEST	MC ELIGIBLE	NO AER PACKET	AER INCOME TOO LOW	AER INCOME TOO HIGH	AER ESI	AER MI	AER OTHER	TOTAL DISENROLLMENT
	802	806	808	811	819	821	822	823	824	999	
1998	12,019	7,379	3,243	1,214	8,591	3,617	2,399	256	2,258	1,632	42,608
1999	30,406	28,042	9,407	4,999	28,015	11,634	6,227	875	8,315	5,229	133,149
2000	31,939	39,244	11,970	7,222	38,284	15,056	9,902	1,040	11,669	6,440	172,766
2001	27,863	37,751	11,403	6,770	39,572	15,290	9,546	714	12,163	5,302	166,374
2002	22,840	35,779	10,728	4,901	38,886	13,240	8,839	415	12,061	3,283	150,972
2003	15,246	27,479	7,903	4,032	36,393	9,630	6,833	69	9,950	936	118,471
2004	10,516	16,884	6,211	3,318	25,716	9,857	5,707	37	7,586	2,128	87,960
2005	8,732	16,896	7,187	3,817	23,455	10,635	5,719	55	7,403	1,346	85,245
2006	6,426	14,572	6,341	4,481	19,985	10,804	4,677	75	6,449	1,303	75,113
2007	5,133	20,777	6,688	5,506	19,693	10,956	3,332	62	6,424	3,437	82,008
2008	2,855	22,790	5,671	3,438	17,147	7,000	1,153	22	3,873	3,649	67,598
<b>TOTAL AVERAGE</b>	173,975	267,593	86,752	49,698	295,737	117,719	64,334	3,620	88,151	34,685	1,182,264
	14.72%	22.63%	7.34%	4.20%	25.01%	9.96%	5.44%	0.31%	7.46%	2.93%	100.00%
<b>2007 AVERAGE</b>	5,133	20,777	6,688	5,506	19,693	10,956	3,332	151	6,424	3,437	82,097
	6.25%	25.31%	8.15%	6.71%	23.99%	13.35%	4.06%	0.18%	7.82%	4.19%	100.00%
<b>2008 AVERAGE</b>	2,855	22,790	5,671	3,438	17,147	7,000	1,153	22	3,873	3,649	67,598
	4.22%	33.71%	8.39%	5.09%	25.37%	10.36%	1.71%	0.03%	5.73%	5.40%	100.00%

Enrollment Assessment July 1998 to December 2008

2008 HFP Long Term Program Retention

MAXIMUS

Enroll_Age	1998		1999		2000		2001		2002		2003		2004		2005		2006		2007		2008		Total		Total		
	Original Enrollment	%	Current Enrollment	%	Var																						
0	134	0.3%	1,243	0.7%	8,206	3.4%	11,614	4.8%	13,480	5.8%	13,486	6.7%	10,276	6.1%	11,224	6.5%	11,556	6.8%	12,666	6.2%	13,270	6.3%	107,155	5.2%	13,574	1.6%	-3.6%
1	2,766	5.3%	12,369	7.0%	20,720	8.5%	20,487	8.4%	21,563	9.2%	21,413	10.7%	19,391	11.5%	22,190	12.9%	22,722	13.5%	25,549	12.4%	26,408	12.6%	215,578	10.4%	25,134	2.9%	-7.5%
2	2,748	5.3%	10,477	6.0%	15,750	6.5%	15,672	6.5%	15,310	6.5%	14,527	7.3%	13,391	7.9%	14,684	8.5%	15,241	9.0%	16,953	8.2%	16,362	7.8%	151,115	7.3%	37,850	4.3%	-3.0%
3	2,785	5.3%	10,477	6.0%	15,684	6.4%	14,490	6.0%	13,563	5.8%	11,951	6.0%	11,031	6.5%	11,600	6.7%	11,713	6.9%	14,319	7.0%	13,752	6.5%	131,365	6.3%	40,651	4.7%	-1.7%
4	2,933	5.6%	10,688	6.1%	15,864	6.5%	14,838	6.1%	13,188	5.6%	11,027	5.5%	9,927	5.9%	10,550	6.1%	10,271	6.1%	12,808	6.2%	12,658	6.0%	124,752	6.0%	41,735	4.8%	-1.2%
5	2,944	5.6%	11,207	6.4%	15,802	6.5%	14,582	6.0%	12,931	5.5%	10,533	5.3%	8,703	5.2%	9,219	5.4%	9,207	5.5%	11,003	5.4%	10,596	5.0%	116,727	5.6%	42,510	4.9%	-0.8%
6	4,433	8.5%	15,047	8.6%	19,791	8.1%	18,269	7.5%	16,745	7.2%	14,025	7.0%	11,214	6.7%	11,269	6.5%	11,188	6.6%	14,433	7.0%	13,957	6.6%	150,371	7.3%	47,868	5.5%	-1.8%
7	4,335	8.3%	13,906	7.9%	17,483	7.2%	16,289	6.7%	15,081	6.5%	12,101	6.1%	9,987	5.9%	9,569	5.6%	9,223	5.5%	11,902	5.8%	12,077	5.7%	131,953	6.4%	53,072	6.1%	-0.3%
8	4,129	7.9%	13,065	7.4%	16,694	6.8%	15,395	6.3%	14,288	6.1%	11,548	5.8%	9,277	5.5%	8,942	5.2%	8,318	4.9%	10,528	5.1%	11,039	5.2%	123,223	5.9%	53,574	6.1%	0.2%
9	3,728	7.1%	11,871	6.8%	15,449	6.3%	15,153	6.2%	13,741	5.9%	10,887	5.4%	9,065	5.4%	8,457	4.9%	7,858	4.7%	9,888	4.8%	10,092	4.8%	116,189	5.6%	55,408	6.3%	0.7%
10	3,378	6.5%	10,774	6.1%	14,242	5.8%	14,232	5.9%	13,268	5.7%	10,278	5.1%	8,531	5.1%	8,241	4.8%	7,452	4.4%	9,250	4.5%	9,584	4.6%	109,230	5.3%	54,573	6.2%	1.0%
11	3,042	5.8%	9,654	5.5%	12,358	5.1%	13,008	5.4%	12,881	5.5%	10,107	5.1%	8,145	4.8%	7,753	4.5%	7,208	4.3%	9,013	4.4%	9,120	4.3%	102,289	4.9%	53,903	6.2%	1.2%
12	2,879	5.5%	8,935	5.1%	11,363	4.7%	11,660	4.8%	11,620	5.0%	9,751	4.9%	7,818	4.6%	7,282	4.2%	6,935	4.1%	8,617	4.2%	8,888	4.2%	95,748	4.6%	53,757	6.2%	1.5%
13	2,681	5.1%	8,155	4.6%	10,239	4.2%	10,660	4.4%	10,340	4.4%	8,899	4.4%	7,394	4.4%	7,115	4.1%	6,553	3.9%	8,308	4.0%	8,935	4.2%	89,279	4.3%	54,015	6.2%	1.9%
14	2,503	4.8%	7,444	4.2%	9,404	3.9%	9,785	4.0%	9,634	4.1%	7,989	4.0%	6,866	4.1%	6,676	3.9%	6,387	3.8%	7,935	3.9%	8,432	4.0%	83,055	4.0%	53,153	6.1%	2.1%
15	2,245	4.3%	6,707	3.8%	8,398	3.4%	8,951	3.7%	8,744	3.7%	7,327	3.7%	6,054	3.6%	5,951	3.5%	5,849	3.5%	7,559	3.7%	7,871	3.7%	75,656	3.6%	52,693	6.0%	2.4%
16	1,976	3.8%	6,230	3.5%	7,366	3.0%	7,880	3.2%	7,803	3.3%	6,373	3.2%	5,246	3.1%	5,272	3.1%	5,109	3.0%	6,685	3.3%	7,636	3.6%	67,576	3.3%	50,589	5.8%	2.5%
17	1,721	3.3%	5,026	2.9%	5,964	2.4%	6,292	2.6%	6,315	2.7%	5,152	2.6%	4,196	2.5%	4,055	2.4%	3,903	2.3%	5,328	2.6%	6,177	2.9%	54,129	2.6%	48,246	5.5%	2.9%
18	829	1.6%	2,557	1.5%	3,072	1.3%	3,342	1.4%	3,250	1.4%	2,639	1.3%	2,116	1.3%	2,131	1.2%	2,011	1.2%	2,885	1.4%	3,501	1.7%	28,333	1.4%	41,239	4.7%	3.4%
	<b>52,189</b>	<b>100.0%</b>	<b>175,832</b>	<b>100.0%</b>	<b>243,849</b>	<b>100.0%</b>	<b>242,599</b>	<b>100.0%</b>	<b>233,745</b>	<b>100.0%</b>	<b>200,013</b>	<b>100.0%</b>	<b>168,628</b>	<b>100.0%</b>	<b>172,180</b>	<b>100.0%</b>	<b>168,704</b>	<b>100.0%</b>	<b>205,629</b>	<b>100.0%</b>	<b>210,355</b>	<b>100.0%</b>	<b>2,073,723</b>	<b>100.0%</b>	<b>873,544</b>	<b>100.0%</b>	<b>0.0%</b>

New Enrollment	52,219		176,764		259,539		293,299		303,248		285,969		289,242		297,681		293,476		341,391		356,155		2,948,983					
% re-enrollment	0.1%		0.5%		6.0%		17.3%		22.9%		30.1%		41.7%		42.2%		42.5%		39.8%		40.9%		29.7%					
Potential Age	19	33,446		90,418		97,855		85,810		70,587		48,130		31,872		24,085		16,872		14,898		9,678		523,651				
Term Age	19	12,019		30,406		31,939		27,863		22,840		15,246		10,516		8,732		6,426		5,133		2,855		173,975				
%		35.9%		33.6%		32.6%		32.5%		32.4%		31.7%		33.0%		36.3%		38.1%		34.5%		29.5%		33.2%				

Term_Age	1998		1999		2000		2001		2002		2003		2004		2005		2006		2007		2008						
	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%	Age at Disenroll	%					
0		0.0%	1	0.0%	98	0.0%	250	0.1%	308	0.1%	342	0.2%	427	0.3%	1,024	0.6%	1,490	0.9%	2,319	1.1%	3,056	1.5%					
1	7	0.0%	295	0.2%	888	0.4%	1,903	0.8%	2,118	0.9%	2,408	1.2%	2,610	1.5%	2,592	1.5%	3,742	2.2%	5,068	2.5%	7,605	3.6%					
2	11	0.0%	712	0.4%	2,849	1.2%	4,091	1.7%	4,698	2.0%	4,784	2.4%	5,598	3.3%	5,443	3.2%	5,867	3.5%	7,984	3.9%	12,999	6.2%					
3	9	0.0%	696	0.4%	2,716	1.1%	4,148	1.7%	5,084	2.2%	5,296	2.6%	6,087	3.6%	6,274	3.6%	6,922	4.1%	8,696	4.2%	13,457	6.4%					
4	7	0.0%	665	0.4%	2,573	1.1%	3,922	1.6%	5,067	2.2%	5,527	2.8%	6,040	3.6%	6,613	3.8%	7,025	4.2%	8,673	4.2%	13,722	6.5%					
5	8	0.0%	720	0.4%	2,590	1.1%	3,888	1.6%	5,004	2.1%	5,527	2.8%	6,129	3.6%	6,686	3.9%	7,014	4.2%	8,553	4.2%	14,123	6.7%					
6	15	0.0%	738	0.4%	2,546	1.0%	3,739	1.5%	4,489	1.9%	5,382	2.7%	5,918	3.5%	6,190	3.6%	6,609	3.9%	7,982	3.9%	12,050	5.7%					
7	19	0.0%	1,007	0.6%	3,406	1.4%	4,603	1.9%	5,978	2.6%	6,261	3.1%	7,315	4.3%	7,412	4.3%	7,584	4.5%	8,921	4.3%	14,125	6.7%					
8	13	0.0%	994	0.6%	3,401	1.4%	4,633	1.9%	5,800	2.5%	6,495	3.2%	7,437	4.4%	7,623	4.4%	7,719	4.6%	9,056	4.4%	14,217	6.8%					
9	14	0.0%	978	0.6%	3,208	1.3%	4,577	1.9%	5,596	2.4%	6,573	3.3%	7,383	4.4%	7,696	4.5%	7,719	4.6%	9,008	4.4%	13,762	6.5%					
10	14	0.0%	834	0.5%	3,013	1.2%	4,300	1.8%	5,715	2.4%	6,338	3.2%	7,483	4.4%	7,662	4.4%	7,784	4.6%	8,959	4.4%	13,482	6.4%					
11	10	0.0%	773	0.4%	2,743	1.1%	3,934	1.6%	5,367	2.3%	6,245	3.1%	7,273	4.3%	7,609	4.4%	7,691	4.6%	8,920	4.3%	13,380	6.4%					
12	16	0.0%	764	0.4%	2,693	1.1%	3,635	1.5%	5,103	2.2%	6,023	3.0%	7,211	4.3%	7,346	4.3%	7,602	4.5%	8,587	4.2%	13,225	6.3%					
13	8	0.0%	710	0.4%	2,555	1.0%	3,470	1.4%	4,526	1.9%	5,677	2.8%	7,170	4.3%	7,118	4.1%	7,378	4.4%	8,750	4.3%	12,894	6.1%					
14	12	0.0%	699	0.4%	2,449	1.0%	3,312	1.4%	4,442	1.9%	5,360	2.7%	6,739	4.0%	6,969	4.0%	7,254	4.3%	8,253	4.0%	12,560	6.0%					
15	8	0.0%	742	0.4%	2,406	1.0%	3,310	1.4%	4,358	1.9%	5,194	2.6%	6,467	3.8%	6,826	4.0%	7,155	4.2%	8,201	4.0%	12,253	5.8%					
16	6	0.0%	682	0.4%	2,448	1.0%	3,399	1.4%	4,437	1.9%	5,139	2.6%	6,722	4.0%	6,724	3.9%	7,013	4.2%	7,957	3.9%	11,698	5.6%					
17	6	0.0%	703	0.4%	2,637	1.1%	3,448	1.4%	4,619	2.0%	5,373	2.7%	7,160	4.2%	7,100	4.1%	7,318	4.3%	8,285	4.0%	11,697	5.6%					
18	7	0.0%	784	0.4%	2,975	1.2%	4,094	1.7%	4,788	2.0%	5,439	2.7%	8,853	5.3%	8,524	5.0%	9,032	5.4%	9,948	4.8%	12,760	6.1%					
19	106	0.2%	1,984	1.1%	4,986	2.0%	8,399	3.5%	12,723	5.4%	15,386	7.7%	18,112	10.7%	18,641	10.8%	24,341	14.4%	25,775	12.5%	29,158	13.9%					
	<b>296</b>	<b>0.6%</b>	<b>15,481</b>	<b>8.8%</b>	<b>53,180</b>	<b>21.8%</b>	<b>77,055</b>	<b>31.8%</b>	<b>100,220</b>	<b>42.9%</b>	<b>114,769</b>	<b>57.4%</b>	<b>138,134</b>	<b>81.9%</b>	<b>142,072</b>	<b>82.5%</b>	<b>154,259</b>	<b>91.4%</b>	<b>179,895</b>	<b>87.5%</b>	<b>262,223</b>	<b>124.7%</b>					