

2013 Major Risk Medical Insurance Program (MRMIP) Open Enrollment Results Transfers and Survey

Each year from November 1st through November 30th, subscribers enrolled in the MRMIP are given the opportunity to choose new health plans. The administrative vendor for the MRMIP (Anthem Blue Cross) sends subscribers Open Enrollment (OE) packets. The components of the OE package include:

- A MRMIP Open Enrollment packet explaining the OE process. This packet contains:
 - Plan highlights and summary of benefits for each participating health plan;
 - Monthly subscriber contributions listed by available county based on subscriber's age, number of dependents, and health plan; and,
 - An overview of the MRMIP.
- An OE Transfer Enrollment Form for making new plan selections.
- A Customer Satisfaction Survey which is attached to the Transfer Enrollment Form.
- A postage-paid envelope, addressed to the MRMIP, for mailing back the Transfer Enrollment Form and/or the Customer Satisfaction Survey.

Summary

1. In 2013, there were **6,278** OE Packets mailed out:
 - **65** or **1%** of subscribers requested a transfer during OE in **2013**
 - **1.1%** in **2012** and **1.3%** in **2011** of total subscribers requested a transfer. The 3 year average transfer rate is **1.1%**
2. In 2013, the survey results show that:
 - **302** or **4.8%** of total subscribers responded to the survey from OE. (**10.3%** in **2012** and **7.6%** in **2011**)
 - **97.3%** of the respondents were satisfied with their health plan's service level. (**95.1%** in **2012** and **94%** in **2011**)
 - **97.6%** of the respondents were satisfied with their provider's service level. (**97.5%** in **2012** and **97%** in **2011**)

2013 MRMIP Open Enrollment Transfer Results

Transfer requests from Anthem Blue Cross of California to:*	OE
• Contra Costa Health Plan	0
• Kaiser Permanente	1
Total for Plan	1
Transfer requests from Contra Costa Health Plan to:	
• Anthem Blue Cross of California	0
• Kaiser Permanente	0
Total for Plan	0
Transfer requests from Kaiser Permanente to:**	
• Anthem Blue Cross of California	61
• Contra Costa Health Plan	0
Total for Plan	61
Total Approved Transfer Requests for All Plans	62***

* Anthem Blue Cross premium rates decreased by 37.6% for 2014 in comparison to 2013 rates.

** Although Kaiser's premium rates increased in many regions and age categories for 2014, the overall average decreased by 3.7% in comparison to 2013 rates.

***The total approved transfer requests for all plans pertain to out-of-plan transfers and do not include transfers within the same plan. A subscriber transferred from Kaiser South to Kaiser North resulting in 63 actual plan transfers.

NOTE: The overall average increase for the targeted age group of 30-49 is 1.1%. The overall average increase for the

targeted age group of 50-64 is 21.1%. However, there was an increase in all areas for the targeted age group of 50-64.

2013 MRMIP Open Enrollment Comparison of Transfers and Survey Results

Total OE packets mailed:	6,278
Total OE requests received and processed:	65
Total OE transfers completed and approved:	63
OE Transfer Rate for 2012:	1.2%
Total number of transfer request not approved due to health plan not available in area, health plan cancelled for non-payment, subscriber changed mind and did not want to transfer, or late response:	2
Total OE packets where subscribers responded to survey :	302
OE Survey Response Rate:	4.8%
Total OE packets received where subscribers did not respond to survey :	21

2013 MRMIP Open Enrollment Customer Satisfaction Survey Results

This survey was mailed to all active 6,278 subscribers enrolled through the month of December 2013. A total of 302 subscribers responded to the survey with a 4.8% response rate.

1. How satisfied are you with your health plan?

Subscribers' Responses:	Responses to Survey Only:	Responses to Survey <u>and</u> Requests for OE Transfers:	Total Responses:	Approximate Percentage of Total Responses:
Extremely satisfied	169	14 (35.89%)	183	62%
Very satisfied	55	8 (20.52%)	63	21.4%
Satisfied	26	15 (38.47%)	41	13.9%
Not very satisfied	5	1 (2.56%)	6	2%
Not at all	1	1 (2.56%)	2	.7%
Total Responses:	256	39	295	100%

2. How satisfied are you with your personal doctor?

Subscribers' Responses:	Responses to Survey Only:	Responses to Survey <u>and</u> Requests for OE Transfers:	Total Responses:	Approximate Percentage of Total Responses:
Extremely satisfied	207	19 (50%)	226	77.1%
Very satisfied	32	9 (23.68%)	41	14%
Satisfied	14	5 (13.15%)	19	6.5%
Not very satisfied	1	4 (10.52%)	5	1.7%
Not at all	1	1 (2.63%)	2	.7%
Total Responses:	255	38	293	100%

3. How satisfied are you with your specialist?

Subscribers' Responses:	Responses to Survey Only:	Responses to Survey <u>and</u> Requests for OE Transfers:	Total Responses:	Approximate Percentage of Total Responses:
Extremely satisfied	191	16 (51.61%)	207	76.4%
Very satisfied	29	5 (16.13%)	34	12.5%
Satisfied	15	5 (16.13%)	20	7.4%
Not very satisfied	4	2 (6.46%)	6	2.2%
Not at all	1	3 (9.68%)	4	1.5%
Total Responses:	240	31	271	100%

4. Why are you changing your health plan?

Subscribers' Responses:	Responses to Survey Only:	Responses to Survey and Requests for OE Transfers:	Total Responses:	Approximate Percentage of Total Responses:
Cannot afford my current plan	12	9 (13.24%)	21	20.6%
Other*	11	25 (36.76%)	36	35.3%
Not satisfied with medical care received	3	10 (14.71%)	13	12.7%
Not satisfied with doctor**	2	7 (10.29%)	9	8.8%
Problem getting an appointment	2	6 (8.82%)	8	7.8%
Not satisfied with the health plans customer service	2	2 (2.94%)	4	3.9%
Not satisfied with Specialist**	1	4 (5.88%)	5	4.9%
Had a hard time speaking with or understanding my doctor	0	2 (2.94%)	2	2%
Would like the deductible applied to different services	1	1 (1.47%)	2	2%
Not satisfied with the office staff at doctor's office	0	2 (2.94%)	2	2%
Total Responses:	34	68	102	100%

**Other responses: Enrolled in Covered California, Covered California will provide financial assistance, limited provider choices; qualifies for Medicare, and too expensive. Additionally, some responses were expressing gratitude towards MRMIP & MRMIP health plans, and customer service representatives are always professional & helpful.*

***Customer Satisfaction Survey question #4: Separated to capture specific subscriber response categories of "Not satisfied with doctor" and "Not satisfied with specialist".*