

2007 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 handbook explaining the OE process. This handbook contains highlights of any program changes; plan highlights and summary of benefits for each participating health plan; monthly subscriber contributions listed by area of the State, age of subscriber and number of dependents, and by health plan; and an overview of how the MRMIP works.
- 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 California Major Risk Medical Insurance Program, to use for mailing back the Transfer Enrollment Form and/or the Customer Satisfaction Survey.

Summary

1. In 2007, two OE periods took place:
 - **OE¹** – This OE packet reflected the contents mentioned above, including a survey, with the results of the survey summarized below.
 - **OE²** – This OE process specifically allowed subscribers to transfer to other plans due to a new \$450 annual household deductible that took effect beginning of February 1, 2008 through December 31, 2008 for the 2008 benefit year. This OE period occurred in January 2008 and did not have a survey included in the OE packet.
2. In 2007, there were **7,356** OE Packets mailed out:
 - **110** subscribers requested for a transfer during OE¹
 - **59** subscribers requested for a transfer during OE²
 - **169** or **2.3%**** of total subscribers requested for a transfer in **2007** (OE¹ + OE²)
 - **1.34%** in **2006** and **2%** in **2005** of total subscribers requested for a transfer and the 3 year average transfer rate is **1.88%**
 - **0.96%** increase is noted from **2006** and **0.3%** increase is noted from **2005** in subscribers requesting for transfers
3. In 2007, the survey results show that:
 - **939** or **13%** of total subscribers responded to the survey from OE¹
 - **90%*** of the respondents were satisfied with the health plan service level (**94%** in **2006** and **93%** in **2005**)
 - **91%** of the respondents were satisfied with the provider service level (**91%** in **2006** and **94%** in **2005**)

2007 MRMIP Open Enrollment Transfer Results

| | | |
|---|-----------------------|-----------------------|
| Transfer requests from Anthem Blue Cross of California to: | OE¹ | OE² |
| • Blue Shield of California (HMO) | 1 | 0 |
| • Contra Costa Health Plan | 0 | 0 |
| • Kaiser Permanente | 68 | 30 |
| Total for Plan | 69 | 30 |
| Transfer requests from Blue Shield of California (HMO) to: | | |
| • Anthem Blue Cross of California | 11 | 15 |
| • Contra Costa Health Plan | 0 | 0 |
| • Kaiser Permanente | 15 | 9 |
| Total for Plan | 26 | 24 |
| Transfer requests from Contra Costa Health Plan to: | | |
| • Anthem Blue Cross of California | 0 | 0 |
| • Blue Shield of California (HMO) | 0 | 0 |
| • Kaiser Permanente | 0 | 0 |
| Total for Plan | 0 | 0 |
| Transfer requests from Kaiser Permanente to: | | |
| • Anthem Blue Cross of California | 14 | 3 |
| • Blue Shield of California (HMO) | 1 | 2 |
| • Contra Costa Health Plan | 0 | 0 |
| • Kaiser Permanente Southern California | 0 | 0 |
| Total for Plan | 15 | 5 |
| Total Transfer Requests for All Plans | 110 | 59 |

Comparison of Transfers and Survey Results

| | OE¹ | OE² |
|---|-----------------------|-----------------------|
| Total OE packets mailed: | 7,356 | 7,356 |
| Total OE requests received and processed: | 113 | 66 |
| Total OE transfers completed: | 110 | 59 |
| OE Transfer Rate | 1.5% | 0.8% |
| Total OE Transfer Rate for 2007 (OE ¹ +OE ^{2**}) | 2.3% | N/A |
| Total OE not approved due to premium not paid by the deadline date (not included in the total OE transfer completed): | 2 | 7 |
| Total OE packets where subscribers responded to survey : | 939 | N/A |
| OE Survey Response Rate | 13% | N/A |
| Total OE packets received where subscribers did not respond to survey : | 21 | N/A |

¹ – This reflects the regular OE period that is done on annual basis

² – This reflects the OE following the implementation of the annual \$ 450 household deductible.

2007 MRMIP Open Enrollment Customer Satisfaction Survey Results

This survey was mailed to all active 7,356 subscribers enrolled through the month of December 2007. There was a 13% response rate to the survey. A total of 939 subscribers responded to the survey and commented on the following:

1. How satisfied are you with the level of service you have received from your health plan? (Choice of doctors, written materials, customer service).

| Subscribers' Responses: | Total Responses: | Approximate Percentage: |
|--------------------------------|-------------------------|--------------------------------|
| Extremely satisfied | 245 | 26% |
| Very satisfied | 319 | 34% |
| Satisfied | 280 | 30% |
| Not very satisfied | 50 | 6% |
| Not at all | 13 | 1% |
| No response to Question 1 | 32 | 3% |
| Total Responses: | 939 | 100% |

2. How satisfied are you with the level of service you have received from your doctor's office, medical group or clinic, and the staff who work there?

| Subscribers' Responses: | Total Responses: | Approximate Percentage: |
|--------------------------------|-------------------------|--------------------------------|
| Extremely satisfied | 297 | 32% |
| Very satisfied | 306 | 33% |
| Satisfied | 246 | 26% |
| Not very satisfied | 41 | 4% |
| Not at all | 10 | 1% |
| No response to Question 2 | 39 | 4% |
| Total Responses: | 939 | 100% |