

2009 MRMIP Disenrollment Survey

For the month of January 2009, a total of 244 subscribers were disenrolled from the MRMIP Program. The MRMIP conducted a survey of 221 (90.57%) subscribers who were disenrolled from the MRMIP during the month of January 2009. All subscribers are not surveyed as they may have been reinstated back into MRMIP since disenrollment. Of the 221 subscribers that were surveyed, 74 (33.48%) subscribers responded to the survey and identified various disenrollment reasons. This year, 2 new questions were added to the survey, regarding whether or not subscribers were dissatisfied with the annual benefit cap of \$75,000 or the annual lifetime benefit cap of \$750,000. No subscriber indicated they were dissatisfied with the annual or lifetime benefit cap.

Of the 74 subscribers who responded, 45 (60.80%) subscribers indicated that they obtained other health coverage outside of MRMIP. Twenty-five (25) of the subscribers (which represent 33.80%) who responded specified that they could no longer afford MRMIP premiums, compared to 26 (34.67%) the year before. Others responded to the survey identifying different disenrollment reasons which are noted in the table below.

When comparing the reasons why subscribers were disenrolled from the MRMIP in the last 3 years, the highest reason for disenrollment continues to be because the subscribers obtained other health coverage. The second highest reason is because the subscribers could not afford the MRMIP monthly premiums.

Disenrollment Reason	2009	
Now on Spouse's/Parent's Health Insurance Policy*	8	10.81%
Receiving Health Benefits From Medicare*	11	14.86%
Employer Now Supplies Health Insurance*	8	10.81%
Obtained Employment that Offers Coverage*	9	12.16%
Obtained an Individual Insurance Policy*	6	8.11%
Receiving Health Benefits from Medi-Cal*	3	4.05%
Subtotal: Obtained Other Health Coverage*	45	60.81%
Can't Afford MRMIP Any Longer	25	33.78%
Moved Out of State	0	0.00%
Member Deceased	2	2.70%
Dissatisfied with MRMIP Health Plan	2	2.70%
Do Not Need Health Insurance Any Longer	0	0.00%
Dissatisfied with lifetime benefit cap (\$750,000)	0	0.00%
Dissatisfied with annual benefit cap (\$75,000)	0	0.00%
Can't Afford \$500 Annual Deductible	0	0.00%

TOTALS:	74	100%
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Number Surveyed:
221
Response Rate: 33%

2008	
8	10.67%
9	12.00%
8	10.67%
8	10.67%
9	12.00%
2	2.67%
44	58.67%
26	34.67%
3	4.00%
0	0.00%
1	1.33%
0	0.00%
n/a	n/a
n/a	n/a
1	1.33%

75	100%
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Number Surveyed:
268
Response Rate: 28%

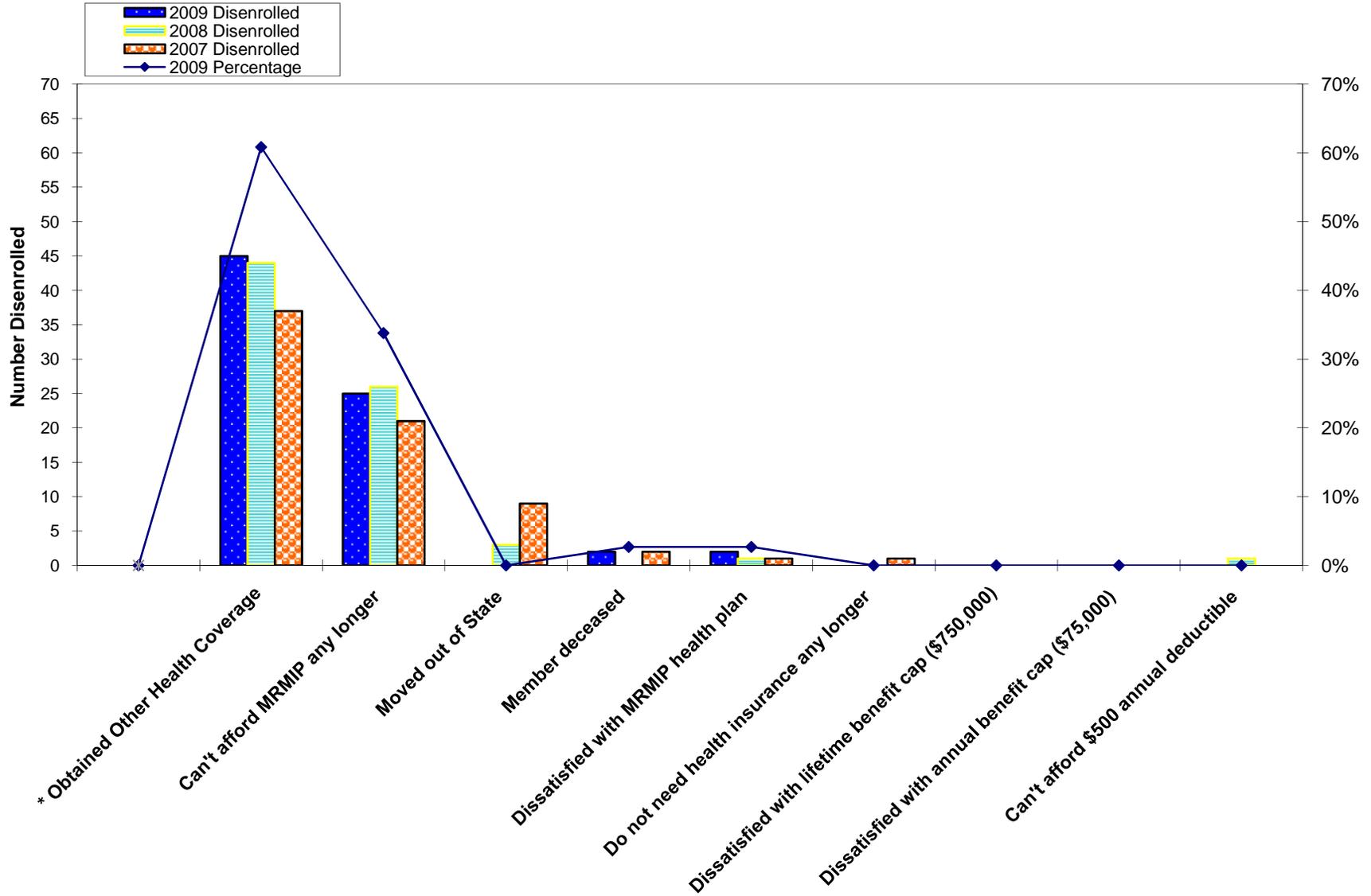
2007	
4	5.63%
7	9.86%
9	12.68%
4	5.63%
12	16.90%
1	1.41%
37	52.11%
21	29.58%
9	12.68%
2	2.82%
1	1.41%
1	1.41%
n/a	n/a
n/a	n/a
n/a	n/a

71	100%
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Number Surveyed:
424
Response Rate: 17%

- ❖ Average MRMIP premium increase from 2008 to 2009 was 5.7%.
- Average MRMIP premium increase from 2007 to 2008 was 6.4%.
- Average MRMIP premium increase from 2006 to 2007 was 2.7%.

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* **Obtained Other Health Coverage:** Employer Insurance, Individual Insurance, Medi-Cal, Medicare, or Spouse's/Parents Policy.

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