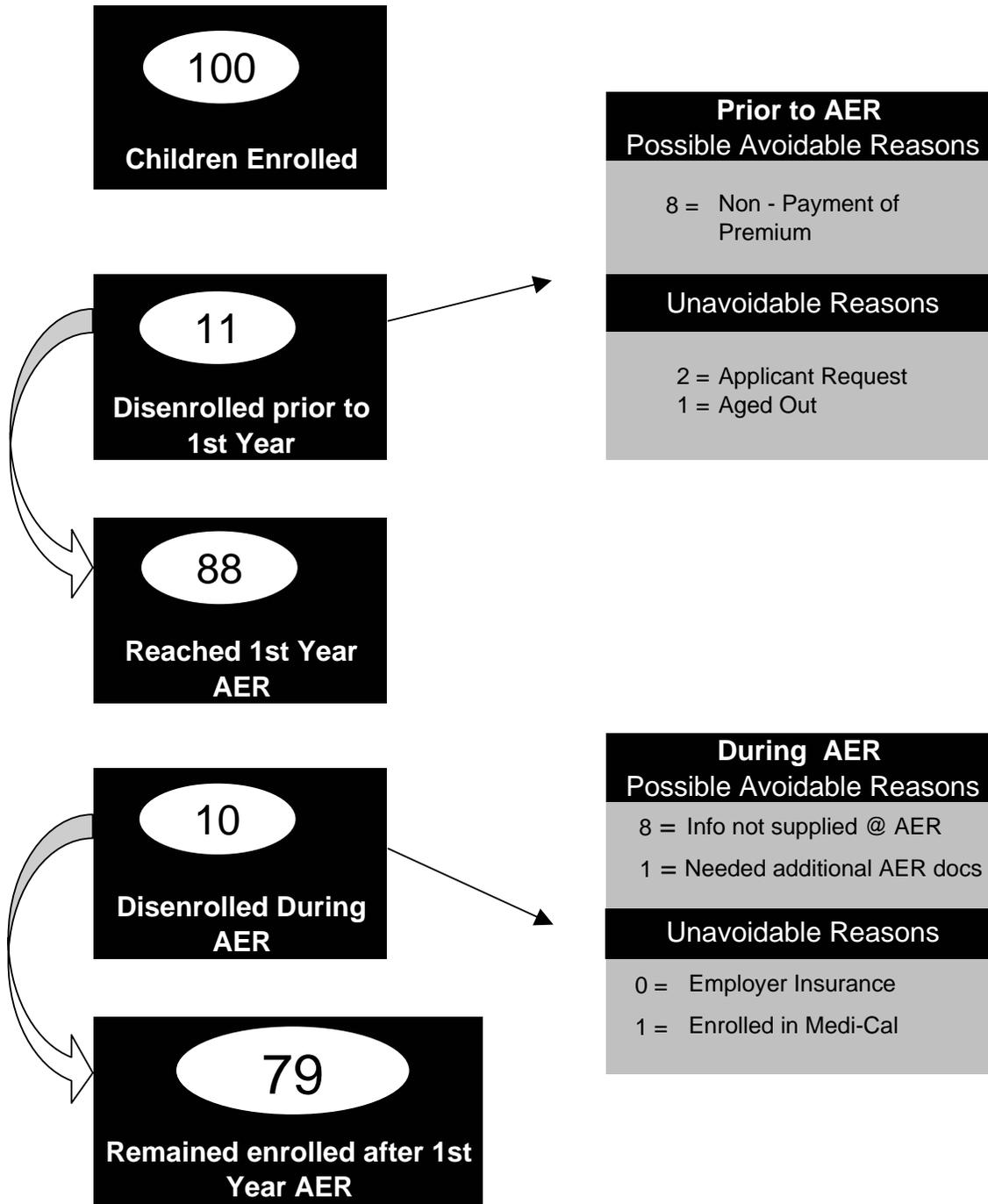




2007 Retention and Disenrollment  
Enrolled January 2007 to December 2007  
N = 213,995

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2007 Retention and Disenrollment  
Enrolled January 2007 to December 2007

Breakdown of Families Disenrolling after 1 Year

% of Families Disenrolled after 1 Year	21%
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Because of .....

Unavoidable Reasons		4%
Employer Insurance	0%	
Enrolled in Medi-Cal	1%	
Aged Out	1%	
Applicant's Request	2%	

And .....

Possibly Avoidable Reasons		17%
Info not supplied @ AER	8%	
Needed additional AER Docs	1%	
Non Payment of Premiums	8%	

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>	$17\% \times .6 =$	10%
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Which leaves those not accounted for .....

Possibly Avoidable Reasons	- 17%	7%
Explained by NASHP Study	<u>10%</u>	

## 2007 HFP Long Term Program Retention

### Findings:

- Average 1 year retention rate is 80.4 %
- Average 2 year retention rate is 69.0%
- Average 3 year retention rate is 60.8%
- Average 4 year retention rate is 53.9%
- Average 5 year retention rate is 47.8%
- Average 9 year retention rate is 28.9%
- Average 10 year retention rate is 24.5%
- 73.8% of subscribers were enrolled continuously
- 26.0% of subscribers had over 12 months break in coverage
- 0.20% of subscribers had breaks in coverage over 2 months up to 12 months
- 33.60 % of subscribers maintained coverage until they reached age 19
- New subscribers who have never been enrolled with HFP was at a six-year high of 34,811. However, retention rate of subscribers during first year of coverage declined by 6% from 2006 Report.
- AER disenrollments for income too low increased by 5.3% and decreased by 1.7% for income too high in 2007 from prior year.
- Non-Payment disenrollment increased 3.5% in 2007 from the prior year. The primary driver of the increase coincides with the beginning of the economic downturn. The increase in non payment disenrollments along with the increase in the number of children at AER who were determined income too low and the decrease in the number of children at AER who were determined income too high support the link to the economic decline.

### Assumptions:

- Enrollment Assessment from July 1998 to December 2008
- 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 in the data above.
- Retention queries were also done by FPL and ethnicity; there were no discernable trends in those reports.

# 2007 HFP Long Term Program Retention

YEAR	ORIGINAL ENROLLMENT	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		
		Number	Percent	Number	Percent	Number	Percent															
1998	53,859	47,986	89.1%	38,343	71.2%	34,059	63.2%	30,529	56.7%	27,206	50.5%	23,741	44.1%	21,090	39.2%	18,492	34.3%	15,926	29.6%	13,155	24.4%	
1999	177,454	143,783	81.0%	124,164	70.0%	111,097	62.6%	99,897	56.3%	88,178	49.7%	78,294	44.1%	69,059	38.9%	60,273	34.0%	50,515	28.5%			
2000	246,192	193,549	78.6%	171,969	69.9%	154,338	62.7%	136,141	55.3%	121,414	49.3%	108,033	43.9%	95,510	38.8%	81,851	33.2%					
2001	244,784	191,601	78.3%	168,879	69.0%	145,844	59.6%	129,162	52.8%	114,550	46.8%	101,121	41.3%	86,248	35.2%							
2002	236,061	190,165	80.6%	158,556	67.2%	138,728	58.8%	122,091	51.7%	107,982	45.7%	92,998	39.4%									
2003	202,586	160,173	79.1%	136,761	67.5%	119,974	59.2%	105,759	52.2%	91,216	45.0%											
2004	172,269	140,816	81.7%	122,113	70.9%	107,174	62.2%	91,945	53.4%													
2005	182,243	149,170	81.9%	127,197	69.8%	106,778	58.6%															
2006	179,184	148,344	82.8%	118,094	65.9%																	
2007	213,995	157,882	73.8%																			
<b>Total</b>	<b>3,603,259</b>	<b>2,889,056</b>		<b>2,332,152</b>		<b>1,835,984</b>		<b>1,431,048</b>		<b>1,101,092</b>		<b>808,374</b>		<b>543,814</b>		<b>321,232</b>		<b>132,882</b>		<b>26,310</b>		
<b>Average</b>	<b>29,295</b>	<b>23,488</b>	<b>80.4%</b>	<b>20,128</b>	<b>69.0%</b>	<b>17,827</b>	<b>60.8%</b>	<b>15,942</b>	<b>53.9%</b>	<b>14,224</b>	<b>47.8%</b>	<b>12,334</b>	<b>40.5%</b>	<b>10,168</b>	<b>33.8%</b>	<b>7,481</b>	<b>33.8%</b>	<b>4,335</b>	<b>28.9%</b>	<b>2,193</b>	<b>24.5%</b>	
<b>2006</b>	<b>178,881</b>	<b>142,884</b>		<b>120,572</b>		<b>100,874</b>		<b>98,568</b>		<b>100,638</b>		<b>94,319</b>		<b>89,133</b>		<b>56,690</b>		<b>15,124</b>				
<b>Average</b>	<b>14,907</b>	<b>11,907</b>	<b>79.8%</b>	<b>10,048</b>	<b>66.4%</b>	<b>8,406</b>	<b>58.3%</b>	<b>8,214</b>	<b>48.8%</b>	<b>8,387</b>	<b>42.9%</b>	<b>7,880</b>	<b>38.6%</b>	<b>7,428</b>	<b>36.2%</b>	<b>4,724</b>	<b>32.0%</b>	<b>2,521</b>	<b>28.3%</b>			
<b>2007</b>	<b>213,995</b>	<b>157,882</b>		<b>118,094</b>		<b>106,778</b>		<b>91,945</b>		<b>91,216</b>		<b>92,998</b>		<b>86,248</b>		<b>81,851</b>		<b>50,515</b>		<b>13,155</b>		
<b>Average</b>	<b>17,833</b>	<b>13,157</b>	<b>73.8%</b>	<b>9,841</b>	<b>65.9%</b>	<b>8,898</b>	<b>58.8%</b>	<b>7,662</b>	<b>53.1%</b>	<b>7,601</b>	<b>45.1%</b>	<b>7,750</b>	<b>39.6%</b>	<b>7,187</b>	<b>35.3%</b>	<b>6,821</b>	<b>33.3%</b>	<b>4,210</b>	<b>28.5%</b>	<b>2,193</b>	<b>24.5%</b>	

## DISENROLLMENT CODES - PROGRAM TO DATE

YEAR	19 YEARS	NON-PAY	REQUEST	NO AER MC ELIGIBLE PACKET		AER INCOME TOO LOW		AER INCOME TOO HIGH		AER ESI	AER MI	AER OTHER	TOTAL DISENROLLMENT
				802	806	808	811	819	821				
1998	10,721	7,325	3,192	1,140	8,444	3,434	2,332	255	2,211	1,647		40,701	
1999	26,762	27,746	9,270	4,766	27,324	10,940	5,897	870	8,074	5,290		126,939	
2000	27,634	38,695	11,726	6,823	37,196	14,036	9,380	1,043	11,303	6,501		164,337	
2001	24,100	37,090	11,146	6,430	38,484	14,362	9,054	720	11,757	5,393		158,536	
2002	19,505	35,042	10,416	4,449	37,672	12,373	8,203	415	11,623	3,362		143,060	
2003	12,520	26,696	7,567	3,659	35,430	8,777	6,223	58	9,488	949		111,367	
2004	8,128	15,603	5,778	2,949	24,528	8,852	5,169	26	7,128	2,162		80,323	
2005	6,510	15,528	6,692	3,072	21,641	8,960	5,034	40	6,625	1,363		75,465	
2006	4,120	12,991	5,470	3,341	17,610	7,814	3,675	53	5,275	1,336		61,085	
2007	2,511	16,786	5,299	2,543	16,301	4,606	1,482	33	2,982	3,567		56,110	
<b>Total</b>	<b>285,022</b>	<b>465,804</b>	<b>153,112</b>	<b>78,344</b>	<b>529,260</b>	<b>188,308</b>	<b>112,898</b>	<b>7,026</b>	<b>152,932</b>	<b>63,140</b>		<b>2,035,846</b>	
<b>Average</b>	<b>14.00%</b>	<b>22.88%</b>	<b>7.52%</b>	<b>3.85%</b>	<b>26.00%</b>	<b>9.25%</b>	<b>5.55%</b>	<b>0.35%</b>	<b>7.51%</b>	<b>3.10%</b>		<b>100.00%</b>	
<b>2006</b>	<b>1,945</b>	<b>9,524</b>	<b>4,013</b>	<b>1,676</b>	<b>12,889</b>	<b>1,061</b>	<b>1,551</b>	<b>22</b>	<b>1,914</b>	<b>1,397</b>		<b>35,992</b>	
<b>Average</b>	<b>9.58%</b>	<b>26.46%</b>	<b>11.15%</b>	<b>4.66%</b>	<b>35.81%</b>	<b>2.95%</b>	<b>4.31%</b>	<b>0.06%</b>	<b>5.32%</b>	<b>3.88%</b>		<b>100.00%</b>	
<b>2007</b>	<b>2,511</b>	<b>16,786</b>	<b>5,299</b>	<b>2,543</b>	<b>16,301</b>	<b>4,606</b>	<b>1,482</b>	<b>33</b>	<b>2,982</b>	<b>3,567</b>		<b>56,110</b>	
<b>Average</b>	<b>4.48%</b>	<b>29.92%</b>	<b>9.44%</b>	<b>4.53%</b>	<b>29.05%</b>	<b>8.21%</b>	<b>2.64%</b>	<b>0.06%</b>	<b>5.31%</b>	<b>6.36%</b>		<b>100.00%</b>	

## 2007 HFP Long Term Program Retention

Age	1998		1999		2000		2001		2002		2003		2004		2005		2006		2007		Total		Total		Var.
	Original Enrollment	%																							
1	2,620	5.0%	12,547	7.1%	21,087	8.6%	20,989	8.7%	21,863	9.3%	21,553	10.8%	18,590	11.0%	21,007	11.7%	21,232	11.9%	24,570	11.4%	211,503	10.0%	30,021	3.32%	-6.70%
2	2,799	5.4%	10,577	6.0%	15,987	6.6%	16,152	6.7%	15,955	6.8%	15,099	7.5%	13,960	8.2%	15,612	8.7%	16,360	9.2%	17,349	8.1%	156,664	7.4%	41,910	4.63%	-2.79%
3	2,772	5.3%	10,479	6.0%	15,644	6.4%	14,455	6.0%	13,596	5.8%	12,116	6.0%	11,054	6.5%	11,609	6.4%	11,831	6.7%	14,469	6.7%	131,881	6.2%	43,656	4.83%	-1.42%
4	2,941	5.6%	10,719	6.1%	15,969	6.5%	14,827	6.1%	13,196	5.6%	11,096	5.5%	10,068	5.9%	10,646	5.9%	10,311	5.8%	12,940	6.0%	125,449	5.9%	44,847	4.96%	-0.99%
5	2,909	5.6%	10,676	6.1%	15,188	6.2%	14,047	5.8%	12,517	5.4%	10,148	5.1%	8,764	5.2%	9,328	5.2%	9,254	5.2%	11,142	5.2%	114,775	5.4%	46,265	5.12%	-0.32%
6	4,355	8.3%	15,326	8.7%	20,250	8.3%	18,673	7.7%	17,019	7.3%	14,236	7.1%	11,094	6.6%	11,144	6.2%	11,164	6.3%	14,137	6.6%	151,070	7.2%	50,095	5.54%	-1.62%
7	4,334	8.3%	13,941	7.9%	17,539	7.2%	16,432	6.8%	15,157	6.5%	12,233	6.1%	10,017	5.9%	9,658	5.4%	9,386	5.3%	12,149	5.6%	133,110	6.3%	54,758	6.05%	-0.25%
8	4,171	8.0%	13,163	7.5%	16,776	6.9%	15,366	6.3%	14,340	6.1%	11,553	5.8%	9,333	5.5%	8,985	5.0%	8,319	4.7%	10,616	4.9%	123,723	5.9%	56,233	6.22%	0.35%
9	3,767	7.2%	11,994	6.8%	15,512	6.4%	15,256	6.3%	13,761	5.9%	10,925	5.5%	9,120	5.4%	8,505	4.7%	7,891	4.4%	9,978	4.6%	116,831	5.5%	56,193	6.21%	0.68%
10	3,392	6.5%	10,814	6.2%	14,400	5.9%	14,302	5.9%	13,327	5.7%	10,299	5.1%	8,554	5.1%	8,206	4.6%	7,520	4.2%	9,260	4.3%	109,697	5.2%	55,292	6.11%	0.92%
11	3,064	5.9%	9,785	5.6%	12,454	5.1%	13,114	5.4%	12,937	5.5%	10,159	5.1%	8,185	4.8%	7,849	4.4%	7,186	4.0%	9,056	4.2%	102,953	4.9%	54,823	6.06%	1.18%
12	2,869	5.5%	8,989	5.1%	11,513	4.7%	11,750	4.8%	11,739	5.0%	9,818	4.9%	7,845	4.6%	7,314	4.1%	7,002	3.9%	8,567	4.0%	96,356	4.6%	55,213	6.10%	1.54%
13	2,719	5.2%	8,194	4.7%	10,310	4.2%	10,310	4.4%	10,426	4.5%	8,955	4.5%	7,421	4.4%	7,181	4.0%	6,526	3.7%	8,371	3.9%	89,752	4.3%	54,370	6.01%	1.76%
14	2,534	4.9%	7,515	4.3%	9,460	3.9%	9,886	4.1%	9,702	4.1%	8,013	4.0%	6,957	4.1%	6,682	3.7%	6,458	3.6%	7,973	3.7%	83,675	4.0%	54,078	5.98%	2.01%
15	2,254	4.3%	6,746	3.8%	8,480	3.5%	8,970	3.7%	8,872	3.8%	7,439	3.7%	6,068	3.6%	6,006	3.3%	5,894	3.3%	7,612	3.5%	76,238	3.6%	52,733	5.83%	2.22%
16	1,989	3.8%	6,264	3.6%	7,433	3.0%	7,966	3.3%	7,839	3.4%	6,427	3.2%	5,359	3.2%	5,304	2.9%	5,174	2.9%	6,742	3.1%	68,192	3.2%	50,278	5.56%	2.33%
17	1,762	3.4%	5,178	2.9%	6,083	2.5%	6,447	2.7%	6,432	2.8%	5,247	2.6%	4,274	2.5%	4,205	2.3%	4,017	2.3%	5,502	2.6%	55,458	2.6%	47,782	5.28%	2.65%
18	913	1.7%	2,762	1.6%	3,370	1.4%	3,628	1.5%	3,556	1.5%	2,892	1.4%	2,294	1.4%	2,296	1.3%	2,182	1.2%	3,106	1.4%	30,784	1.5%	39,441	4.36%	2.90%
	52,176	100.0%	175,779	100.0%	243,824	100.0%	242,605	100.0%	233,888	100.0%	200,285	100.0%	169,253	100.0%	180,031	100.0%	177,854	100.0%	215,475	100.0%	2,110,292	100.0%	904,459	100.0%	0.0%
New Enrollment	52,215		176,764		259,538		293,299		303,248		285,968		289,239		297,679		293,476		341,391		2,592,817				
% re-enrollment	0.1%		0.6%		6.1%		17.3%		22.9%		30.0%		41.5%		39.5%		39.4%		36.9%		18.6%				
Potential Age 19	29,434		78,241		83,503		72,506		58,566		38,973		24,952		17,811		11,373		8,608		423,967				
Term Age 19	10,721		26,762		27,634		24,100		19,505		12,520		8,128		6,510		4,120		2,511		142,511				
%	36.4%		34.2%		33.1%		33.2%		33.3%		32.1%		32.6%		36.6%		36.2%		29.2%		33.6%				

Age	1998		1999		2000		2001		2002		2003		2004		2005		2006		2007		Age at				
	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%	1	0.0%	98	0.0%	250	0.1%	307	0.1%	362	0.2%	431	0.3%	1,037	0.6%	1,497	0.8%	2,331	1.1%	6,314	0.3%			
1	7	0.0%	297	0.2%	894	0.4%	1,915	0.8%	2,119	0.9%	2,536	1.3%	2,688	1.6%	2,634	1.5%	3,749	2.1%	5,074	2.4%	21,913	1.0%			
2	12	0.0%	714	0.4%	2,851	1.2%	4,094	1.7%	4,712	2.0%	5,036	2.5%	5,806	3.4%	5,485	3.0%	5,881	3.3%	7,989	3.7%	42,580	2.0%			
3	9	0.0%	699	0.4%	2,719	1.1%	4,155	1.7%	5,090	2.2%	5,589	2.8%	6,297	3.7%	6,305	3.5%	6,934	3.9%	8,729	4.1%	46,526	2.2%			
4	7	0.0%	667	0.4%	2,579	1.1%	3,915	1.6%	5,080	2.2%	5,771	2.9%	6,290	3.7%	6,644	3.7%	7,021	3.9%	8,684	4.0%	46,658	2.2%			
5	8	0.0%	720	0.4%	2,590	1.1%	3,896	1.6%	5,004	2.1%	5,788	2.9%	6,348	3.8%	6,739	3.7%	7,026	4.0%	8,556	4.0%	46,675	2.2%			
6	15	0.0%	740	0.4%	2,551	1.0%	3,757	1.5%	4,497	1.9%	5,599	2.8%	6,092	3.6%	6,202	3.4%	6,627	3.7%	7,977	3.7%	44,057	2.1%			
7	19	0.0%	1,013	0.6%	3,412	1.4%	4,599	1.9%	5,990	2.6%	6,549	3.3%	7,549	4.5%	7,449	4.1%	7,603	4.3%	8,969	4.2%	53,152	2.5%			
8	13	0.0%	1,001	0.6%	3,409	1.4%	4,639	1.9%	5,795	2.5%	6,764	3.4%	7,699	4.5%	7,665	4.3%	7,722	4.3%	9,066	4.2%	53,773	2.5%			
9	14	0.0%	979	0.6%	3,207	1.3%	4,586	1.9%	5,609	2.4%	6,893	3.4%	7,585	4.5%	7,743	4.3%	7,726	4.3%	9,012	4.2%	53,354	2.5%			
10	15	0.0%	834	0.5%	3,015	1.2%	4,290	1.8%	5,723	2.4%	6,618	3.3%	7,701	4.5%	7,700	4.3%	7,804	4.4%	8,963	4.2%	52,663	2.5%			
11	10	0.0%	778	0.4%	2,739	1.1%	3,937	1.6%	5,371	2.3%	6,578	3.3%	7,493	4.6%	7,652	4.3%	7,713	4.3%	8,943	4.2%	51,214	2.4%			
12	15	0.0%	767	0.4%	2,706	1.1%	3,652	1.5%	5,099	2.2%	6,331	3.2%	7,476	4.4%	7,375	4.1%	7,598	4.3%	8,602	4.0%	49,621	2.4%			
13	8	0.0%	709	0.4%	2,554	1.0%	3,464	1.4%	4,536	1.9%	5,976	3.0%	7,388	4.4%	7,193	4.0%	7,383	4.2%	8,736	4.1%	47,947	2.3%			
14	12	0.0%	704	0.4%	2,447	1.0%	3,330	1.4%	4,449	1.9%	5,640	2.8%	6,943	4.1%	7,017	3.9%	7,273	4.1%	8,269	3.8%	46,084	2.2%			
15	10	0.0%	755	0.4%	2,409	1.0%	3,319	1.4%	4,352	1.9%	5,500	2.7%	6,886	4.0%	6,850	3.8%	7,142	4.0%	8,240	3.8%	45,263	2.1%			
16	6	0.0%	680	0.4%	2,460	1.0%	3,387	1.4%	4,460	1.9%	5,418	2.7%	6,987	4.1%	6,783	3.8%	7,031	4.0%	7,947	3.7%	45,159	2.1%			
17	6	0.0%	718	0.4%	2,658	1.1%	3,475	1.4%	4,636	2.0%	5,709	2.9%	7,458	4.4%	7,198	4.0%	7,350	4.1%	8,309	3.9%	47,517	2.3%			
18	8	0.0%	783	0.4%	2,986	1.2%	4,122	1.7%	4,801	2.1%	7,364	3.7%	9,296	5.5%	8,582	4.8%	9,069	5.1%	9,967	4.6%	56,978	2.7%			
19	106	0.2%	2,014	1.1%	5,011	2.1%	8,469	3.5%	12,897	5.5%	15,689	7.8%	18,310	10.8%	18,567	10.3%	24,258	13.6%	25,711	11.9%	131,032	6.2%			
	300	0.6%	15,573	8.9%	53,295	21.9%	77,251	31.8%	100,527	43.0%	121,710	60.8%	142,523	84.2%	142,820	79.3%	154,407	86.8%	180,074	83.6%	988,480	46.8%			