

2012 MRMIP Disenrollment Survey

The MRMIP conducted a survey of 296 subscribers (100%) who were disenrolled during the month of January 2012.

- **22.97%** (68 subscribers) responded to the survey and identified their reasons for disenrollment.
- **61.76%** (42 subscribers) indicated that they obtained other health coverage (**up 11.32% from 2011**).
- **8.82%** (6 subscribers) **cancelled MRMIP to qualify for PCIP (up from 6.09% in 2011)**.

When comparing the reasons why subscribers were disenrolled from the MRMIP, this year, the highest reason was obtaining other health coverage. The second highest reason for disenrollment was due to Program Costs.

Disenrollment Reason	2012	
Cancelled MRMIP Coverage To Qualify For PCIP*	6	8.82%
Now On Spouse's/Parent's Health Insurance Policy*	3	4.41%
Receiving Health Benefits From Medicare*	17	25.00%
Employer Now Supplies Health Insurance*	4	5.88%
Obtained Employment That Offers Coverage*	10	14.71%
Obtained An Individual Insurance Policy*	2	2.94%
Receiving Health Benefits From Medi-Cal*	0	0.00%
Subtotal: Obtained Other Health Coverage*	42	61.76%
Can't Afford MRMIP Any Longer**	21	30.88%
Dissatisfied With Lifetime Benefit Cap (\$750,000)**	0	0.00%
Dissatisfied With Annual Benefit Cap (\$75,000)**	1	1.47%
Can't Afford \$500 Annual Deductible**	0	0.00%
Subtotal: Program Costs**	22	32.35%
Moved Out Of State	3	4.41%
Member Deceased	1	1.47%
Dissatisfied With MRMIP Health Plan	0	0.00%
Do Not Need Health Insurance Any Longer	0	0.00%

2011	
7	6.09%
12	10.43%
12	10.43%
7	6.09%
10	8.70%
10	8.70%
0	0.00%
58	50.44%
49	42.61%
1	0.87%
0	0.00%
2	1.74%
52	45.22%
5	4.34%
0	0.00%
0	0.00%
0	0.00%

2010	
	N/A
3	3.66%
8	9.76%
13	15.85%
5	6.10%
6	7.31%
3	3.66%
38	46.35%
30	36.59%
3	3.66%
1	1.22%
6	7.31%
40	48.78%
0	0.00%
2	2.44%
1	1.22%
1	1.22%

TOTALS:	68	100%
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Number Surveyed: 296
Response Rate: 23%

115	100%
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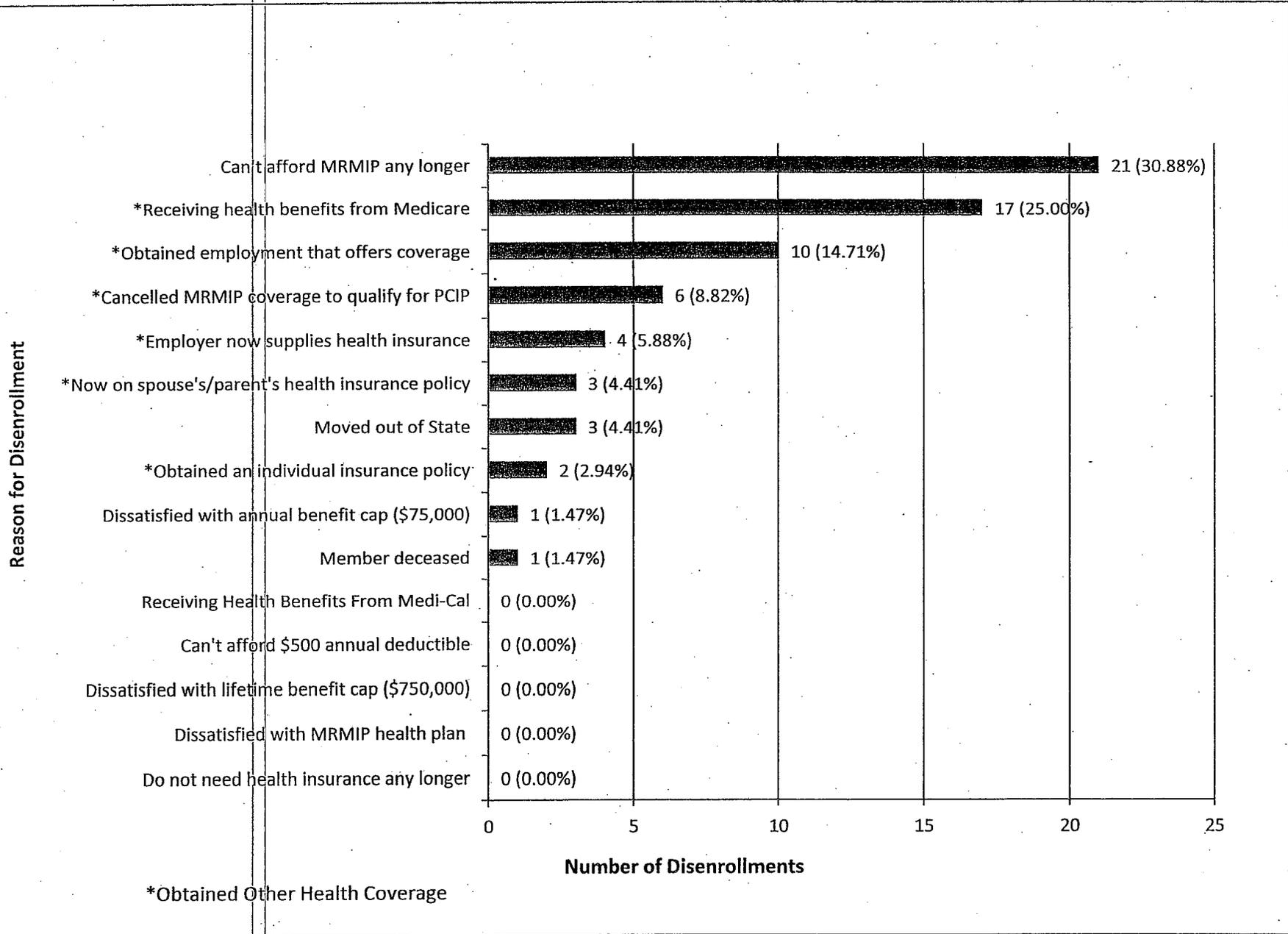
Number Surveyed: 395
Response Rate: 29%

82	100%
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Number Surveyed: 306
Response Rate: 27%

❖ Average MRMIP premium increase from 2011 to 2012 was 9.0%.
Average MRMIP premium increase from 2010 to 2011 was 10.7%.
Average MRMIP premium increase from 2009 to 2010 was 10.5%.

2012 MRMIP Disenrollment Survey





Major Risk Medical Insurance Program
Enrollment Unit
P.O. Box 9044
Oxnard, CA 93031-9044
Toll free: 1-800-289-6574
Fax: 1-805-987-6084

July 2012

Dear Member:

Thank you for participating in the California Major Risk Medical Insurance Program (MRMIP).

Our records indicate that you no longer are enrolled in the MRMIP. To help us obtain more accurate information about why individuals no longer participate in the program, please take a minute to let us know why your participation ended. Use the card attached below to respond to our request.

All information is kept strictly confidential. You do not need to sign the card or provide an address.

The reply card is pre-addressed and postage-paid. Simply fill it in, tear it off and drop it in a mailbox at your **earliest** convenience. If you have any questions please call the MRMIP Unit at (800) 289-6574, Monday through Friday from 8:30 a.m. to 7:00 p.m.

Thank you for your help.

Major Risk Medical Insurance Program

Please check only one:

- | | |
|---|---|
| <input type="checkbox"/> Cancelled MRMIP coverage to qualify for the California PreExisting-Condition Insurance Plan (PCIP) | <input type="checkbox"/> Can't afford MRMIP any longer |
| <input type="checkbox"/> My employer now supplies health insurance | <input type="checkbox"/> Can't afford MRMIP \$500 annual deductible |
| <input type="checkbox"/> Obtained employment that offers coverage | <input type="checkbox"/> Dissatisfied with annual benefit cap (\$75,000) |
| <input type="checkbox"/> Obtained an individual insurance policy | <input type="checkbox"/> Dissatisfied with lifetime benefit cap (\$750,000) |
| <input type="checkbox"/> Now on spouse's/parent's insurance policy | <input type="checkbox"/> Dissatisfied with MRMIP health plan |
| <input type="checkbox"/> Receiving health benefits from Medicare | <input type="checkbox"/> Moved out of state |
| <input type="checkbox"/> Receiving health benefits from Medi-Cal | <input type="checkbox"/> Member deceased |
| | <input type="checkbox"/> Do not need health insurance any longer |

CALIFORNIA MAJOR RISK MEDICAL INSURANCE PROGRAM
PO BOX 9044
OXNARD CA 93031-9044



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