

2014 MRMIP Disenrollment Survey

The MRMIP conducted a survey of 884 subscribers (100%) who were disenrolled during the month of January 2014. Highlights include:

- **884** subscribers disenrolled in 2014 (which was up **459.5%** from 158 disenrollments in 2013).
- **65.83%** (582 subscribers) responded to the survey and identified their reasons for disenrollment (up from 14.56% in 2013).
- **86.77%** (505 subscribers) indicated that they obtained other health care coverage (up from 73.91% in 2013).
- **3.61%** (21 subscribers) cancelled MRMIP to qualify for PCIP (down from 4.35% in 2013).
- **70.44%** (410 subscribers) were able to obtain coverage through Affordable Care Act (ACA) Reform.
 - **56.87%** (331 subscribers) cancelled MRMIP to qualify for Covered California.
 - **13.57%** (79 subscribers) obtained coverage in the individual market.
- **3%** decrease shown in average MRMIP premiums due to State law allowing lower premium rates effective January 1, 2014 (increased premium subsidy).

This year, when comparing the reasons why subscribers were disenrolled from the MRMIP, the highest reason was due to subscribers obtaining other health coverage. The second highest reason for disenrollment was due to Program Costs at 8.59% (down from 21.74% in 2013 and 30.88% in 2012). From 2013 to 2014, there was a slight decrease (-3%) in average MRMIP premiums due to State law allowing continued lower premium rates in 2014 for MRMIP subscribers.

Disenrollment Reason	2014	
Cancelled MRMIP coverage to qualify for Covered California	331	56.87%
Cancelled MRMIP coverage to qualify for PCIP*	21	3.61%
Now on Spouse's/Parent's Health Insurance Policy*	6	1.03%
Receiving Health Benefits From Medicare*	22	3.78%
Employer Now Supplies Health Insurance*	14	2.41%
Obtained Employment that Offers Coverage*	1	.17%
Obtained an Individual Insurance Policy*	79	13.57%
Receiving Health Benefits from Medi-Cal*	31	5.33%
Subtotal: Obtained Other Health Coverage*	505	86.77%
Couldn't afford MRMIP any longer**	50	8.59%
Dissatisfied with lifetime benefit cap (\$750,000)**	1	.17%
Dissatisfied with annual benefit cap (\$75,000)**	16	2.75%
Can't afford \$500 annual deductible**	0	0.00%
Subtotal: Program Costs**	67	11.51%
Moved Out of State	8	1.37%
Member Deceased	1	.17%
Dissatisfied with MRMIP Health Plan	0	0.00%
Did Not Need Health Insurance Any Longer	0	0.00%
Reached Lifetime Limit	1	.17%

2013	
0	0.00%
1	4.35%
4	17.39%
5	21.74%
2	8.69%
4	17.39%
0	0.00%
1	4.35%
17	73.91%
5	21.74%
0	0.00%
0	0.00%
0	0.00%
5	21.74%
0	0.00%
1	4.35%
0	0.00%
0	0.00%
0	0.00%

2012	
0	0.00%
6	8.82%
3	4.41%
17	25.00%
4	5.88%
10	14.71%
2	2.94%
0	0.00%
42	61.76%
21	30.88%
0	0.00%
1	1.47%
0	0.00%
22	32.35%
3	4.41%
1	1.47%
0	0.00%
0	0.00%
0	0.00%

TOTALS:	582	100%
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23	100%
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68	100%
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Number Surveyed: 884
Response Rate: 66%

Number Surveyed:158
Response Rate:15%

Number Surveyed:296
Response Rate:23%

Average MRMIP premium decrease from 2013 to 2014 was 3% (due to increased premium subsidy).
Average MRMIP premium decrease from 2012 to 2013 was 12.4% (due to increased premium subsidy).
Average MRMIP premium increase from 2011 to 2012 was 9.0%.