

Cost, access and satisfaction: correlates of a CalPERS health plan subscriber changing health plans

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Background

- Health plan subscribers change plans for a variety of reasons, including cost, access and satisfaction
 - Ideally, subscribers choose a health plan that best fits their needs
 - More choices should increase subscribers finding plans that meet their needs
- Purpose: To examine characteristics of health plan subscribers that change health plans from one year to the next
- Initial results of first step of multi-part study

Data

- State employees only
- January enrollment data for each year
- 2005 to 2013
- Over 275,000 individual subscribers
- Over 1.5 million binary events
 - No plan change or plan change
- Created a model using subscriber and health plan characteristics

Change in health plans from one year to the next year

Year	Percentage of primary subscribers change plans
2005	4.5
2006	2.6
2007	2.5
2008*	17.4
2009	3.2
2010	3.8
2011	4.2
2012	4.0
2013	4.2
2014	5.3

* In 2008, the introduction of Blue Shield NetValue and PERS Select and the elimination of Western Health Advantage created substantial migration.

Percent of subscribers changing plans and average satisfaction score by health plan, 2005-2013

Plan	Percentage of primary subscribers changing plans	Average satisfaction score across years*
PERSCare	4.9	58.6
PERS Choice	4.6	38.3
PERS Select	13.4	14.0
Blue Shield Access+	5.8	48.3
Blue Shield NetValue	3.3	50.6
Kaiser	1.4	64.2
Western Health Advantage	3.2	55.9

*Satisfaction scores are scaled from 0 to 100 with a higher score being better and is based on CalPERS Annual Health Plan Member Survey question based on rating all your health care in the past 12 months

RESULTS

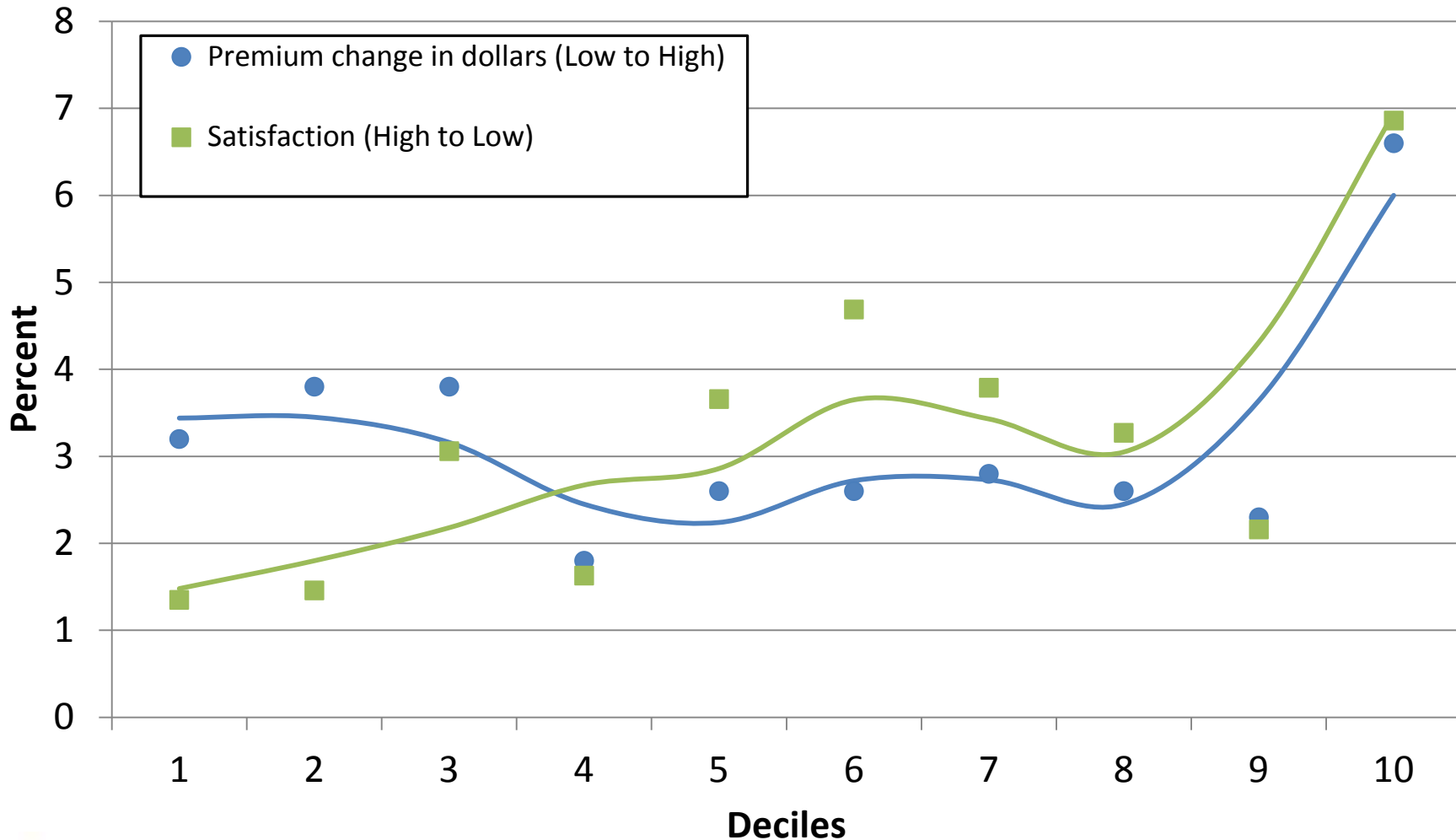
Findings

- Subscribers who changed plans saved about \$56 per month by changing plans
 - This varies dramatically by year \$151 in 2013 and \$33 in 2014
- Younger subscribers are more likely to change plans
 - 18-29 year olds almost two times as likely to change plans as 60+ year olds
- Earnings was only moderately correlated with changing plans
 - Only those earning less than \$3000 per month were less likely to change plans than the other earnings groups

Findings

- Subscribers who changed coverage tiers were over two times more likely to change plans
- For a large premium increase, subscribers are over two times as likely to switch plans
- For those in a plan with the lower satisfaction ratings, they were about 5 times more likely to switch plans than those in a plan with the highest satisfaction rating

Percent of subscribers changing health plans by health plan satisfaction and change in premium, 2005-2013



Conclusion

- Premium change is associated with changing plans as are many other things
- At the extreme values, plan satisfaction as measured by a survey is associated with changing plans
- Life changes, such as changing tiers, are associated with changing plans
- Making some assumptions, the model predicted for 2015 that about 5.6% of subscribers would change plans and that about 17.0% of Blue Shield Net Value subscribers would change plans
- More work to be done to include local agencies and predict which health plans subscribers choose when they do change plans