

**The Texas STAR Medicaid Program and
Children's Health Insurance Program (CHIP) in
Texas
Renewal/Non-Renewal Survey Report
Fiscal Year 2006**

**Measurement Period:
April 2006 – May 2006**

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Overview– Texas STAR Program and CHIP in Texas Renewal/Non-Renewal Survey Report

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Purpose:

The purpose of this report is to present the results of telephone surveys conducted with caregivers of children enrolled or formerly enrolled in two Texas public health insurance programs:

- 1) The Medicaid Managed Care Program known as STAR, which includes participants in Managed Care Organizations (MCOs) and Primary Care Case Management (PCCM) and excludes participants in Medicaid Fee-for-Service (FFS), and
- 2) The Children’s Health Insurance Program, known as CHIP.

This report provides results from surveys fielded from April 2006 through May 2006 and focuses on children enrolled during fiscal year 2006. Specifically, the intent of this report is to provide information on:

- Families’ reported experiences with and understanding of the renewal process, including their experience with the enrollment administrator and with the documentation required for renewal; and
- Whether there are subgroups of families who experience more difficulties than others in renewing their children’s coverage based on the language they speak in the home and other sociodemographic characteristics.

Summary of Major Findings

There are some specific findings which appeared to have an impact on the renewal process. These include findings that had a positive impact on the renewal process as well as findings that had a negative impact on the renewal process.

- There was a statistically significant difference between the percentage of single parent households renewing versus not renewing coverage in CHIP (35 percent and 28 percent, respectively).
- The primary language spoken in the home was also a factor in the renewal process. In the STAR Program, 36 percent of those renewing coverage and 39 percent of those not renewing coverage spoke Spanish in the home. In CHIP, 25 percent of those renewing coverage and 30 percent of those not renewing coverage spoke Spanish in the home. However, the differences were statistically significant for the CHIP population only.
- Parental education was a factor related to renewal, but only for families whose children were in CHIP. Among CHIP respondents, 23 percent of those renewing coverage had

less than a high school education compared to 31 percent of those who did not renew; this was statistically significant.

- The majority of respondents (over 75 percent for each category) stated the renewal packet instructions were “helpful” to “very helpful.” There were differences in perceptions about the helpfulness of the renewal instructions based on whether or not the families renewed their children’s coverage. For CHIP, 20 percent of those whose child did not renew reported instructions were only “somewhat helpful” or “not helpful at all” compared to eight percent of those whose children did renew coverage. For STAR, 14 percent of those whose child did not renew reported instructions were only “somewhat helpful” or “not helpful at all,” compared to ten percent of those whose children did renew coverage.
- Over 90 percent of respondents in all four categories (STAR Program renewers and non-renewers and CHIP renewers and non-renewers) found the renewal materials easy to understand.
- Sixty-seven percent of respondents who had children in the STAR Program and 85 percent of those who had children in CHIP but did not renew coverage recalled receiving a renewal packet.
- The majority of respondents in both programs submitted a renewal packet if one had been received (73 percent in STAR and 89 percent in CHIP). However, these percentages are of those who reported receiving a renewal packet. When examining the entire population of those whose coverage was not renewed, only 49 percent of those whose children were in the STAR Program and 76 percent of those whose children were in CHIP returned renewal packages.
- A substantial percentage of respondents who submitted renewal packets but did not renew coverage for their child were told they had missing information in their renewal packet. For CHIP respondents, 60 percent of those who did not renew coverage for their children were informed of missing information. For STAR respondents, 24 percent of those who did not renew were told they had missing information.
- Of the respondents who were told they had missing information, the majority reported they provided the missing information. Eighty-nine percent of CHIP respondents and 86 percent of STAR respondents who did not renew coverage reported providing the missing information.

There are also some specific findings which do not appear to have had an impact on the renewal process. These findings are included to provide additional information to the Texas Health and Human Services Commission (HHSC) about the renewing and non-renewing CHIP and STAR populations.

- The majority of respondents to the four surveys were Hispanic (CHIP renewal, 60 percent Hispanic; CHIP non-renewal, 61 percent Hispanic; STAR renewal, 63 percent Hispanic; and STAR non-renewal, 62 percent Hispanic). No statistically significant differences were found between those renewing coverage and those not renewing coverage based on race and ethnicity for either program.
- Forty-five percent of those who renewed coverage in STAR were single parents compared to 43 percent of those not renewing coverage. However, this difference was not statistically significant.
- Few respondents whose child’s coverage had not been renewed were able to secure additional insurance coverage for their child. Twenty-four percent of those who had been in Medicaid and 28 percent of those who had been in CHIP had health insurance coverage at the time of the interview.

Recommendations

The state of Texas may wish to consider the following strategies when developing future policy regarding the CHIP and STAR Programs:

- **Review renewal packet notification processes with Enrollment Broker.** HHSC should review current notification processes and strongly consider requiring that all families receive notification about the status of their children's renewal packets (i.e., received and complete, received and more information needed, not received). For example, in Florida, automated telephone calls are made to families who do not return their renewal packets reminding them about the importance of renewing their children's coverage.

In addition, HHSC might want to consider different strategies to assist families in tracking the submission and status of their children's renewal packets. For example, web-based tracking and/or Interactive Voice Response (IVR) systems could be implemented to assist families in tracking their renewal packet progress.

- **Review processes for managing missing renewal packet information with Enrollment Broker.** While a substantial percentage of respondents who did not renew coverage for their child were told they had missing information in their renewal packet, the majority reported they provided the missing information.
- **Review renewal materials and processes provided for Spanish-speaking enrollees.** A small, but significantly higher, percentage of respondents who did not renew coverage for their children in CHIP were from Spanish-speaking homes. Materials and processes should be reviewed to ensure there are no barriers for Spanish-speaking families.

Introduction

Nationally, families must renew their children's coverage in Medicaid or in the Children's Health Insurance Program (CHIP) every 6 to 12 months. However, families may experience difficulty with the renewal process, leading to disenrollment from public insurance programs.ⁱ Almost two-thirds of children who disenroll from Medicaid or CHIP do not obtain other insurance coverage and once uninsured, are at increased risk for not receiving needed preventive and acute health care services.ⁱⁱ

In Texas, families must renew their children's coverage in public insurance programs every six months. Families are sent renewal packets with detailed instructions in the fourth month of coverage for the six-month coverage period. The Texas Health and Human Services Commission (HHSC) wanted to gain a better understanding of the barriers that families may face during the renewal process and whether certain subgroups of families are at risk for not renewing their children's coverage. This report presents results of a study conducted by the Institute for Child Health Policy (IHP) to examine:

- 1) Families' reported experiences with and understanding of the renewal process, including their experience with the Enrollment Broker and with the documentation required for renewal; and
- 2) Whether there are subgroups of families who experience more difficulties than others in renewing their children's coverage based on the language they speak in the home and other sociodemographic characteristics.

A random sample of families in CHIP and in the STAR Program who did and did not complete the renewal process was selected for participation from the following groups:

- CHIP – successfully renewed coverage
- CHIP – did not renew coverage
- STAR Program – successfully renewed coverage
- STAR Program – did not renew coverage

Methods

Sample Selection Procedures

A random sample of families whose children did and did not renew coverage in STAR or CHIP was selected for the study. IHP used the monthly CHIP enrollment files (File Name: A010) for the CHIP samples. The CHIP samples were stratified to include representation from the 10 service delivery areas (SDAs).

Texas HHSC provided the base files for the STAR samples. The STAR samples were stratified to include representation from the 7 SDAs and the PCCM expansion area for a total of 8 strata (refer to **Table 1**).

Renewing enrollees were only selected for the sample if they met all of the following criteria:

- 1) Individuals were enrolled for at least six months in the previous year;
- 2) Their renewal cut-off date fell in either the month of January or February 2006;
- 3) For CHIP members, there was a "renewal flag" indicating that enrollment packets were sent to them;

- 4) Individuals were enrolled in the months following the January/February cut-off date; and
- 5) The subsequent month's enrollment file indicates the start of a new enrollment period for them.

Non-renewing enrollees were only selected for the sample if they met all of the following criteria:

- 1) Individuals were enrolled for at least six months in the previous year;
- 2) Their renewal cut-off date fell in either the month of January or February 2006;
- 3) For CHIP members, there was a "renewal flag" indicating that enrollment packets were sent to them;
- 4) Individuals were disenrolled in the months following the January/February cut-off date; and
- 5) For the CHIP population, the reason for disenrollment was either "failure to re-enroll at the conclusion of the six month eligibility period" or "renewal complete – child no longer CHIP eligible." Disenrollment caused by "aging out" and other reasons were not considered.

For CHIP, a target was set of 1,000 completed telephone surveys; five hundred completed surveys for those who did renew enrollment and 500 completed surveys for those who did not complete the renewal process. There were 1,000 completed surveys for CHIP respondents. The target for the STAR Program was 400 completed surveys for those who did renew enrollment and 400 completed surveys for those who did not complete the renewal process, for a total of 800 surveys. There were 798 completed surveys for STAR respondents. This sample size was selected to (1) provide a reasonable confidence interval for the survey responses and (2) to ensure that there was a sufficient sample size to allow for comparisons between SDAs. The renewal and nonrenewal surveys are comprised of many different types of questions and the confidence interval information provided is based on selected items with uniformly distributed responses. The information presented is provided as a "worst case" guideline only. Using a 95 percent confidence interval, the responses provided in the tables and figures are within ± 2.14 percentage points of the "true" responses for the enrollees of the STAR Program who renewed coverage and ± 2.10 for those who did not renew coverage.ⁱⁱⁱ The "true" response is the response that would be obtained if there was no measurement error. The confidence interval for CHIP enrollee responses is ± 1.77 percentage points for those who renewed coverage and ± 1.74 percentage points for those who did not renew coverage. The stratification strategy, along with the number of completed interviews, is shown in **Table 1**.

Table 1. Survey Stratification Strategy

Program/SDA	Completed Renewal Interviews	Completed Non-Renewal Interviews
CHIP		
Bexar	50	50
Dallas	50	50
El Paso	50	50
Harris	50	50
Lubbock	50	50
Nueces	50	50
Tarrant	50	50
Travis	50	50
Webb	50	50
EPO	50	50
CHIP SUB TOTAL	500	500
STAR		
Bexar	50	50
Dallas	50	50
El Paso	50	50
Harris and Harris Expansion	50	50
Lubbock	50	50
PCCM Expansion	50	50
Tarrant	50	48
Travis	50	50
STAR SUB TOTAL	400	398
TOTAL NUMBER OF SURVEYS		1,798

Attempts were made to contact 2,308 families whose children did not renew coverage with the STAR Program. Using the contact information provided, 80 percent of families were located and 9 percent refused to participate. The response rate was 63 percent and the cooperation rate was 84 percent.^{iv} There were 398 completed surveys. For the families who successfully renewed coverage with the STAR Program, 2,000 telephone attempts were made, 84 percent of families were located, and 12 percent refused to participate. The response rate was 68 percent and the cooperation rate was 89 percent.^v There were 400 completed surveys. For CHIP families who did not renew coverage for their children, attempts were made to contact 2,500 families. Seventy-six percent of the families were located and eleven percent refused to participate. The response rate was 63 percent and the cooperation rate was 90 percent. For CHIP families who successfully renewed coverage for their children, attempts were made to contact 2,500 families. Eighty-three percent of the families were located and eight percent refused to participate. The response rate was 65 percent and the cooperation rate was 88 percent. These contact, refusal, response, and participation rates for both programs are comparable to those obtained with other low-income families in Medicaid and in State Children's Health Insurance Programs (SCHIP).^{vi, vii, viii}

Survey Instrument

Telephone surveys were conducted with families using a structured questionnaire. ICHP developed some of the items used on the questionnaire as part of the Children's Health Insurance Research Initiative (CHIRI), funded by the Agency for Health Care Research and Quality (AHRQ). The CHIRI investigators used these items on surveys conducted with parents of CHIP enrollees in New York, Kansas, Oregon, and Florida.^x

In addition, ICHP developed new items to address aspects of the renewal process that were unique to Texas. The Texas HHSC reviewed and approved the final version of the telephone survey for use in this study.

Data Collection Techniques

The telephone surveys were conducted using computer-assisted-telephone-interviewing (CATI). Calls were made in English and in Spanish from 10 a.m. Central Time to 9 p.m. Central Time, 7 days a week. Calls were rotated throughout the morning, afternoon, and evening using the Sawtooth Software System in order to maximize the likelihood of reaching the enrollees.

A minimum of 40 attempts were made to reach a family and if the family was not reached after that time, the software system selected the next individual on the list. Bad phone numbers were sent to a company that specializes in locating individuals and any updated information was loaded back into the software system and attempts were made to reach the family using the updated contact information. No financial incentives were offered to participate in the surveys. The respondent was selected by asking to speak to the person in the household who is most knowledgeable about the child's health and health care. Among CHIP participants, the respondent was the child's mother in 88 percent of the cases for both renewals and non-renewals. In 93 percent of the cases for both renewals and non-renewals among STAR participants, the respondent was the child's mother.

Data Analysis

Descriptive statistics were used for this report. Descriptive results for each item by SDA are provided in a companion document, *STAR Program and CHIP in Texas Renewal/Non-renewal Survey Technical Appendix 2006*, which is best viewed as an Excel spreadsheet. It should be noted that the accompanying technical appendix differs from ones previously submitted by ICHP in that all open-ended responses are included in the spreadsheet.^x

A simple random sampling strategy was used to select families from each of the following groups: STAR renewing coverage, STAR not renewing coverage, CHIP renewing coverage, and CHIP not renewing coverage. The results presented in this report are unweighted and were calculated using SPSS, version 14.

In addition to the unweighted results that appear in this report, the results were also weighted to identify potential differences. Because of the sampling strategy used, the survey responses were weighted using the respective universe sizes for the Medicaid and CHIP families who renewed and did not renew their children's coverage. The weight was calculated as the eligible universe from which the sample was drawn divided by the number of completed surveys.

Due to the simple random sample design, there is no programmatic difference in the weighted and unweighted results. For most individual items, the differences are within one to two percentage points. For some items, there are larger differences of five or six percentage points. Because both sets of results are very similar (i.e., in most cases between one and two percentage points), the program and policy implications are the same regardless of the set of results used (i.e., weighted or unweighted).

Even in cases where there are larger differences between the two sets of results, the issues that should be addressed based on the findings are the same. For example, among families whose children were in the STAR Program, 40 percent reported having less than two weeks to complete the renewal packet using the unweighted response compared to 46 percent using the weighted response. Because such a large percentage of families reported having less than two weeks to complete the renewal packet, a key program recommendation would be to provide families with a longer time period to submit the necessary information.

Larger differences between the weighted and unweighted responses would be expected if the design had been more complex, with sampling strata and clusters. Complex designs are appropriate only when outcomes are anticipated to be rare or contextual effects (i.e., neighborhoods, schools) have a variable impact on the study population. Since renewal impacted all members of the CHIP and Medicaid universes equally, there was no need to utilize a complex design for this study. The simple random sample extracted for this study is the most appropriate design to address the renewal issue. A comparison of the unweighted and weighted responses to the individual items is contained in Appendix A.

Results

Demographic Characteristics

Table 2 summarizes the demographic characteristics of the respondents to the four surveys. No significant differences in race and ethnicity were found between those who renewed coverage in the STAR Program and those who did not. The same finding was obtained for CHIP. A higher percentage of single parent households renewed coverage in both programs. Forty-five percent of those who renewed coverage in STAR were single parents, compared to 43 percent of those not renewing coverage. However, this difference was not statistically significant ($X^2=4.54$, $p=0.338$). In contrast, the difference between the percentage of single parent families renewing versus not renewing coverage in CHIP (35 percent and 28 percent, respectively) was significantly different ($X^2=12.39$, $p=0.015$).

The primary language spoken in the home was also a significant factor in the renewal process for families whose children were in CHIP. A smaller percentage of those whose primary language was Spanish renewed coverage in the STAR Program or in CHIP. In the STAR Program, 36 percent of those renewing coverage and 39 percent of those not renewing coverage spoke Spanish in the home; this difference is not statistically significant ($X^2=5.30$, $p=0.381$). In CHIP, 25 percent of those renewing coverage and 30 percent of those not renewing coverage spoke Spanish in the home ($X^2=14.53$, $p=0.042$); this difference is statistically significant.

Finally, parental education was a factor related to renewal, but only for families whose children were in CHIP. Among CHIP respondents, 23 percent of those renewing coverage had less than a high school education compared to 31 percent of those who did not renew ($X^2=10.38$

p=0.016). In contrast, among STAR respondents, 46 percent of those renewing coverage had less than a high school education compared to 43 percent not renewing coverage, but this difference was not statistically significant. No other significant differences were found between those not renewing coverage and those remaining enrolled in CHIP.^{xi}

In summary, among CHIP enrollees, single parent household, primary language spoken in the home, and respondent education were all significant factors related to renewal. Single parent families, those speaking Spanish in the home, and those with less educational attainment were all less likely to renew coverage. These sociodemographic characteristics were not significant factors related to renewal for the STAR population.

Table 2. Respondents' Sociodemographic Characteristics

Respondent Demographics	STAR Program Percent		CHIP Percent	
	Renewed N=400	Did Not Renew N=398	Renewed N=500	Did Not Renew N=500
Respondent Race/Ethnicity				
White, non-Hispanic	20.25	22.61	27.80	26.40
Black, non-Hispanic	12.25	11.31	6.00	6.60
Hispanic	63.00	61.81	60.00	60.80
Other, non-Hispanic	4.50	4.27	6.20	6.20
Respondent Marital Status				
Married	49.00	50.50	66.00	68.60
Unmarried partner	7.75	3.27	2.20	3.20
Divorced	7.25	12.56	9.60	10.40
Separated	7.25	9.05	4.60	4.00
Single	27.00	22.61	13.80	12.00
Widowed	1.50	1.26	3.00	0.80
Don't Know	0.00	0.00	0.00	0.20
Refused	0.00	0.75	0.80	0.80
Household Type				
Single parent	44.50	42.71	35.00	28.00
Two parent	54.75	55.78	64.20	70.60
Not a parent	0.25	0.50	0.00	0.20
Don't Know	0.00	0.50	0.20	0.20
Refused	0.50	0.50	0.60	1.00
Respondent Education				
Less than High School	46.00	43.22	23.00	30.60
High School Diploma or GED	27.25	28.89	33.20	27.80
Some Vocational/College	21.50	24.62	34.60	34.20
AA Degree or Higher	5.25	3.27	9.20	7.40
Don't Know	0.00	0.00	0.00	0.00
Refused	0.00	0.00	0.00	0.00
Primary Language Spoken in the Home				
English	60.25	57.79	70.00	64.60
Spanish	35.75	39.45	24.60	29.80
Other language	4.00	2.51	5.40	4.40
Don't Know	0.00	0.00	0.00	0.20
Refused	0.00	0.00	0.00	1.00

Knowledge About and Experiences with Renewal

Table 3 summarizes the results of the respondents' knowledge of and satisfaction with the renewal process. While, overall, the majority of respondents reported they were told they would have to renew their child's coverage when they first entered the program, there were some differences in responses within programs. For CHIP respondents, 89 percent of those who did renew coverage for their child reported they knew they would have to renew their child's coverage, while 79 percent of those who did not renew reported awareness. For STAR respondents, 84 percent of those who did renew coverage for their child reported they knew they would have to renew their child's coverage, while 75 percent of those who did not renew reported awareness.

The percentage of respondents who recalled receiving a letter about renewing their child's coverage was similar across all programs, with one exception. A higher percentage of respondents whose children did not renew CHIP coverage recalled receiving a letter (85 percent) compared to respondents whose children did renew CHIP coverage (79 percent). Among STAR Program respondents, 80 percent of those who renewed recalled receiving a letter, whereas 78 percent of those who did not renew recalled receiving a letter. The majority of respondents who did not renew their child's coverage in either program recalled receiving a renewal packet (85 percent in CHIP and 67 percent in STAR). The question regarding receiving a renewal packet and instructions was not posed to respondents whose children did renew coverage because they had to have received a packet in order to renew coverage.

Most respondents stated the renewal packet instructions were "helpful" to "very helpful." However, a higher percentage of those who did not renew coverage in either the STAR Program or in CHIP found the instructions only "somewhat helpful" or "not helpful at all" compared to those who did renew coverage. For example, among CHIP respondents, 20 percent of those whose child did not renew reported instructions were only "somewhat helpful" or "not helpful at all," compared to eight percent of those who did renew coverage. For STAR, 14 percent of those who did not renew coverage reported that the instructions were only "somewhat helpful" or "not helpful at all," compared to ten percent of those who did renew coverage. Statistical testing indicates this is a significant difference ($X^2=14.47$, $p=0.006$). Chi-square analysis was also conducted to see if the primary language of the respondent had an impact on how helpful packet instructions were perceived to be; however, results were not statistically significant ($X^2=22.67$, $p=0.123$). Over 90 percent of respondents in all four categories found the renewal materials easy to understand.

Families can call a representative for assistance with renewing their children's coverage. A call center is available for families whose children are in CHIP and families whose children are in STAR can call the HHSC field offices. Overall, a higher percentage of CHIP respondents reported contacting someone for assistance via telephone compared to those in the STAR Program. Also, a higher percentage of those in both programs who did not renew attempted to contact either the CHIP call center or one of the HHSC field offices. For CHIP, 71 percent of those who did not renew, compared to 40 percent of those who did renew coverage, contacted the CHIP call center. For STAR, 40 percent of those who did not renew and 17 percent of those who did renew coverage contacted one of the HHSC field offices about their child's application.

Among those who reported trying to call for assistance, 75 percent of those who did and did not renew coverage in the STAR Program reported reaching someone. In contrast, among CHIP

respondents, 95 percent of those who did renew and 91 percent of those who did not renew reported reaching a CHIP call center representative.

While the opinions of both categories of STAR respondents regarding the amount of documentation required for renewal were similar, there were differences in opinions among the CHIP respondents. Thirty-three percent of CHIP respondents who renewed coverage for their children somewhat agreed or strongly agreed that too much documentation was required for renewal. This can be compared to the 41 percent of CHIP respondents who did not renew coverage ($X^2=147.71$, $p=0.000$). However, over half of all respondents reported that the renewal process did not require too much documentation.

The majority of respondents in all four categories found the forms easy to complete; however, there were differences in respondent opinions within programs by renewal status. For CHIP, 11 percent of those who did not renew and 3 percent of those who did renew disagreed or strongly disagreed with the statement that the renewal forms were “easy to fill out.” For STAR, 9 percent of those who did not renew and 4 percent of those who did renew did not find the forms easy to complete. Statistical testing indicates this is a significant difference ($X^2=46.12$, $p=0.000$).

Table 3. Respondents’ Knowledge About and Satisfaction with Renewal

	STAR Program Percent		CHIP Percent	
	Renewed N=400	Did Not Renew N=398	Renewed N=500	Did Not Renew N=500
When you first signed up for the program did they tell you that you would have to renew your child’s coverage?				
Yes	84.25	75.38	88.60	78.60
No	12.00	20.60	10.20	16.40
Don’t Know	3.75	4.02	3.20	5.00
Refused	0.00	0.00	0.00	0.00
Do you recall receiving a letter about renewing your child’s coverage?				
Yes	79.75	77.89	79.20	85.00
No	18.25	19.85	20.00	14.00
Don’t Know	2.00	2.01	0.80	1.00
Refused	0.00	0.25	0.00	0.00
How many letters did you receive?				
One	77.43	63.87	63.64	57.41
Two	15.67	30.97	26.77	35.53
Don’t Know	6.90	5.16	9.60	7.06
Refused	0.00	0.00	0.00	0.00
Did you receive a renewal packet and instructions?				
Yes	100	66.83	100	85.20
No		30.65		13.60
Don’t Know		2.51		1.20
Refused		0.00		0.00

Table 3. Respondents' Knowledge About and Satisfaction with Renewal - continued

	STAR Program Percent		CHIP Percent	
	Renewed N=400	Did Not Renew N=398	Renewed N=500	Did Not Renew N=500
How much time did you have to complete the renewal packet?				
Less than two weeks	52.50	39.85	32.00	35.68
Two to three weeks	18.75	20.30	28.20	27.23
One month or longer	13.00	24.06	23.00	22.30
Don't Know	15.75	15.79	16.60	14.79
Refused	0.00	0.00	0.20	0.00
Would you say the renewal packet instructions were:				
Very helpful	33.00	31.95	42.40	30.75
Helpful	54.75	51.50	44.80	48.12
Somewhat helpful	8.00	9.40	6.00	15.96
Not helpful at all	2.00	4.51	1.60	3.76
Don't Know	2.00	0.00	5.00	1.41
Refused	0.25	0.00	0.20	0.00
Would you say the materials were easy to understand?				
Strongly agree	34.25	45.11	39.40	35.92
Agree	61.00	49.62	54.60	54.46
Disagree	1.25	2.63	1.20	5.87
Strongly disagree	1.00	1.13	0.40	2.11
Don't Know	2.25	1.50	4.20	1.64
Refused	0.25	0.00	0.20	0.00
Did you attempt to contact a call center or representative about your child's coverage?				
Yes	17.00	39.95	40.40	70.80
No	82.25	58.79	58.60	28.60
Don't Know	0.75	1.26	1.00	0.60
Refused	0.00	0.00	0.00	0.00
Were you able to reach a representative?	N=68	N=159	N=202	N=354
Yes	75.00	74.84	95.05	90.96
No	25.00	23.90	3.47	8.47
Don't Know	0.00	1.26	0.99	0.56
Refused	0.00	0.00	0.50	0.00
Thinking about the renewal process, would you say it was:				
Much more difficult than it needed to be	5.25	14.80	2.80	22.91
Somewhat more difficult than it needed to be	18.00	25.08	12.00	23.77
About as easy as it could be	75.25	57.70	83.80	52.03
Don't Know	1.50	2.42	1.20	1.28
Refused	0.00	0.00	0.20	0.00

Table 3. Respondents' Knowledge About and Satisfaction with Renewal - continued

	STAR Program Percent		CHIP Percent	
	Renewed N=400	Did Not Renew N=398	Renewed N=500	Did Not Renew N=500
They ask you for too much documentation				
Strongly agree	19.50	23.56	12.20	17.13
Somewhat Agree	27.50	25.08	20.80	23.77
Somewhat Disagree	30.75	28.10	32.80	35.33
Strongly disagree	20.75	21.45	32.80	22.27
Don't Know	1.25	1.81	1.40	1.50
Refused	0.25	0.00	0.00	0.00
The program made the renewal forms easy to fill out				
Strongly agree	55.75	56.50	66.00	52.03
Somewhat Agree	38.50	32.93	28.80	35.97
Somewhat Disagree	2.75	5.44	2.00	5.57
Strongly disagree	1.50	3.63	1.40	4.93
Don't Know	1.50	1.21	1.80	1.50
Refused	0.00	0.30	0.00	0.00

Submitting the Renewal Packet

Of respondents that did not renew coverage, 67 percent in the STAR Program and 85 percent in CHIP recalled receiving a renewal packet. The majority of respondents in both programs who received a renewal packet submitted them (73 percent in STAR and 89 percent in CHIP). However, these percentages are of those who reported receiving a renewal packet. When examining the entire population of those who did not renew coverage, only 49 percent of those whose children had been in the STAR Program and 76 percent of those whose children had been in CHIP returned renewal packages.

The percentages of families returning renewal packets and the reasons for not returning them are displayed in **Figure 1**. These percentages reflect information from families who recall receiving the renewal packets.

The 22 percent of respondents who did not renew STAR coverage for their children were asked why. Respondents could provide more than one reason, so responses do not total 100 percent. Results are provided in **Table 4**. The families indicated the following: “did not get around to the paperwork” (32 percent), “child no longer eligible” (19 percent), “planned to get other coverage” (14 percent), “did not realize packet needed to be mailed in” (12 percent), “could not provide the documentation required” (10 percent), “renewal packet confusing” (4 percent), “child is healthy so coverage not needed” (3 percent), “just did not want the program anymore” (2 percent), and “dissatisfied with the program in general” (2 percent).

The 10 percent of families who did not renew CHIP coverage were also asked why. Respondents could provide more than one reason, so responses will not total 100 percent

(Table 4). The respondents indicated the following: “planned to get other coverage” (25 percent), “did not get around to the paperwork” (23 percent), “dissatisfied with the program in general” (10 percent), “did not realize packet needed to be mailed in” (8 percent), “could not provide the documentation required” (8 percent), “child no longer eligible” (6 percent), “were dissatisfied with the amount you had to pay to renew coverage” (6 percent), “found the renewal packet confusing” (6 percent), “just did not want the program anymore” (4 percent), and “child was healthy and did not need coverage” (4 percent).

Figure 1. Renewal Action Taken by Respondents Who Received a Renewal Packet and Did Not Renew

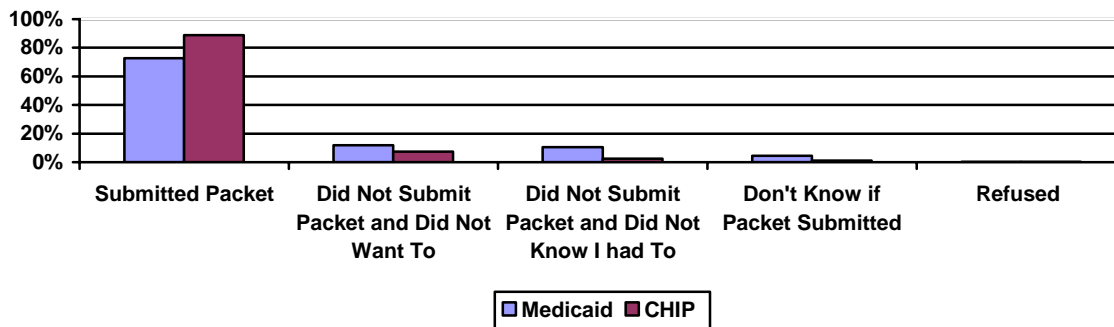


Table 4. Respondent Reasons for Non-Renewal

Category	STAR Program N=90		CHIP N=52	
	N	%	N	%
You forgot or just did not get around to doing the paperwork	29	32.22	12	23.08
The program wanted background information you couldn't get	9	10.00	4	7.69
You did not know you needed to send in the packet to renew coverage	11	12.22	4	7.69
You were planning on getting other insurance so you did not renew	13	14.44	13	25.00
Child was healthy and did not need the coverage	3	3.33	2	3.85
You just did not want child in the program any more	2	2.22	2	3.85
You found the renewal packet confusing	4	4.44	3	5.77
You were dissatisfied with the program in general	2	2.22	5	9.62
You were dissatisfied with the amount you had to pay to renew coverage	NA	NA	3	5.77
You didn't think your child was eligible anymore	17	18.89	3	5.77
Other	23	25.56	7	13.46
Don't Know	4	4.44	1	1.90
Refused	0	0.00	0	0.00

NA=Not Applicable, no payment required in the STAR Program

Respondents were also surveyed regarding their experiences completing the renewal packet. Results are provided in **Table 5**. Families do not receive notification about whether their children's renewal packets were received. However, they do receive notices if they have missing or incomplete information. They also receive notification about their children's eligibility for the program (i.e., eligible, ineligible). Families were asked if they were told that their renewal applications had missing information. For CHIP respondents, 60 percent of those who did not renew coverage for their children were informed of missing information, compared to 27 percent of respondents who did renew coverage. For STAR respondents, 24 percent of those who did not renew were told they had missing information, compared to 11 percent of those who did renew.

Of the respondents who were told they had missing information, the majority reported they provided the missing information. Eighty-nine percent of CHIP respondents who did not renew coverage reported providing the missing information. Among these respondents, 61 percent indicated they had two weeks or less to provide missing information, 19 percent reported they had three weeks to two months, two percent stated they had five to six weeks, two percent reported they had between seven weeks and two months, 16 percent were not sure about the time frame, and less than one percent refused to respond. Eighty-six percent of STAR respondents who did not renew coverage reported providing missing information. Among these respondents, 63 percent indicated they had two weeks or less to provide missing information, 17 percent reported they had three weeks to two months, seven percent reported they had between seven weeks and two months, 12 percent were not sure about the time frame, and less than two percent refused to respond.

Of respondents who did not renew coverage, 77 percent each of CHIP and STAR respondents indicated they had been told that their child's coverage had been terminated. However, 25 percent of those who had CHIP coverage for their child believe that the child still has that coverage, compared to 43 percent of those who had been enrolled in STAR.

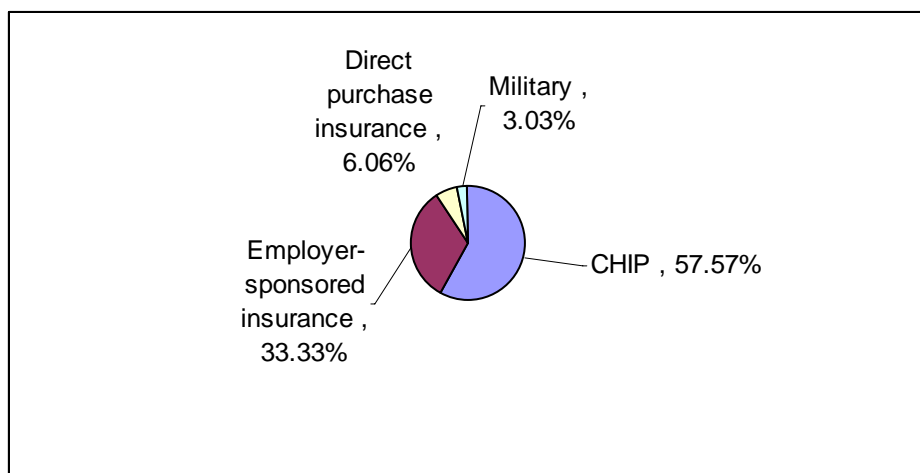
Table 5. Respondents' Experiences with Completing Renewal Packet (continued)

	STAR Program Percent		CHIP Percent	
	Renewed N=400	Did Not Renew N=398	Renewed N=500	Did Not Renew N=500
Were you told either through a letter or through another contact that you had missing information related to your child's renewal?				
Yes, I was told I had missing information	11.00	24.48	27.20	59.52
No, I was not told I had missing information	85.50	75.10	70.00	39.52
Don't Know	3.50	0.41	2.60	0.96
Refused	0.00	0.00	0.20	0.00
Did you provide the information that you were told was missing?	N=44	N=97	N=136	N=298
Yes	100	86.44	100	89.07
No		10.17		8.10
Don't Know		1.69		2.43
Refused		1.69		0.40
How much time were you given to provide the missing information?				
Two weeks or less	75.00	62.71	66.18	61.13
Three to four weeks	6.82	16.95	13.24	18.62
Five to six weeks	0.00	0.00	0.74	2.43
Between 7 weeks and 2 months	0.00	6.78	0.00	1.62
Don't Know	18.18	11.86	16.18	15.79
Refused	0.00	1.69	3.68	0.40
Do you think your child is covered by (the Program) right now?				
Yes		43.15		25.06
No		51.04		69.88
Don't Know		5.81		5.06
Refused		0.00		0.00
Have you been told your child's coverage in (the Program) was terminated?				
Yes		77.37		77.49
No		21.17		20.26
Don't Know		1.46		2.25
Refused		0.00		0.00

Insurance Coverage Post Disenrollment – Non-Renewals

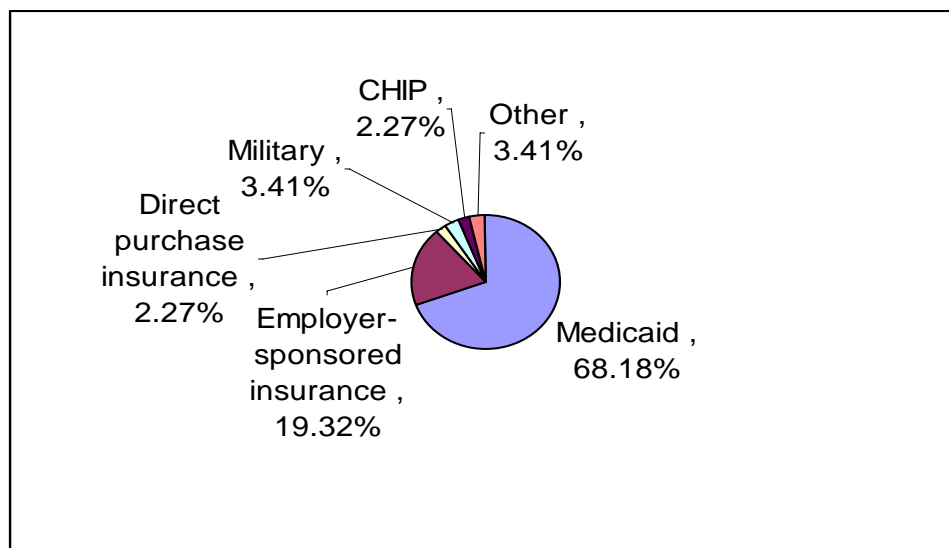
Health insurance is one of the primary determinants of access to and use of health care services among children. Children without insurance coverage are three times as likely as those who are insured to go without needed medical care.^{xii} Uninsured children from low income families are four times as likely to rely on an emergency department for routine care or have no usual source of care.^{xiii,xiv} Respondents who did not renew their child’s coverage were asked if the child had health insurance at the present time. Twenty-four percent of those who had been in Medicaid and 28 percent of those who had been in CHIP had health insurance coverage at the time of the interview. Among former Medicaid beneficiaries with new coverage, 58 percent were enrolled in CHIP, 33 percent had insurance from a private employer, six percent had directly purchased private health insurance, and three percent were enrolled in CHAMPUS (see **Figure 2**).

Figure 2. Type of Insurance for STAR Program Disenrollees Obtaining Other Coverage, N=33



Among former CHIP enrollees with new coverage, 68 percent were in STAR, 19 percent reported having insurance from a private employer, two percent had privately purchased insurance, three percent had coverage from CHAMPUS, four percent reported “other” coverage, and one percent were not sure what kind of coverage their child had. Two percent also reported that they were covered by CHIP. It is believed that they re-applied for and were able to secure CHIP coverage (see **Figure 3**).

Figure 3. Type of Insurance for CHIP Disenrollees Obtaining Other Coverage, N=88



Summary and Recommendations

There are some specific findings which appeared to have an impact on the renewal process. These include findings that had a positive impact on the renewal process as well as those that had a negative impact on the renewal process.

- There was a statistically significant difference between the percentage of single parent households renewing versus not renewing coverage in CHIP (35 percent and 28 percent, respectively).
- The primary language spoken in the home was also a factor in the renewal process. In the STAR Program, 36 percent of those renewing coverage and 39 percent of those not renewing coverage spoke Spanish in the home. In CHIP, 25 percent of those renewing coverage and 30 percent of those not renewing coverage spoke Spanish in the home. However, the differences were statistically significant for the CHIP population only.
- Parental education was a factor related to renewal, but only for families whose children were in CHIP. Among CHIP respondents, 23 percent of those renewing coverage had less than a high school education compared to 31 percent of those who did not renew; this was statistically significant.
- The majority of respondents (over 75 percent for each category) stated the renewal packet instructions were “helpful” to “very helpful.” There were differences in perceptions about the helpfulness of the renewal instructions based on whether or not the families renewed their children’s coverage. For CHIP, 20 percent of those whose child did not renew reported instructions were only “somewhat helpful” or “not helpful at all,” compared to eight percent of those whose children did renew coverage. For STAR, 14 percent of those whose child did not renew reported instructions were only “somewhat helpful” or “not helpful at all,” compared to ten percent of those whose children did renew coverage.

- Over 90 percent of respondents in all four categories (STAR Program renewers and non-renewers and CHIP renewers and non-renewers) found the renewal materials easy to understand.
- Sixty-seven percent of respondents who had children in the STAR Program and 85 percent of those who had children in CHIP but did not renew coverage recalled receiving a renewal packet.
- The majority of respondents in both programs submitted a renewal packet if one had been received (73 percent in STAR and 89 percent in CHIP). However, these percentages are of those who reported receiving a renewal packet. When examining the entire population of those whose coverage was not renewed, only 49 percent of those whose children were in the STAR Program and 76 percent of those whose children were in CHIP returned renewal packages.
- A substantial percentage of respondents who submitted renewal packets but did not renew coverage for their child were told they had missing information in their renewal packet. For CHIP respondents, 60 percent of those who did not renew coverage for their children were informed of missing information. For STAR respondents, 24 percent of those who did not renew were told they had missing information.
- Of the respondents who were told they had missing information, the majority reported they provided the missing information. Eighty-nine percent of CHIP respondents and 86 percent of STAR respondents who did not renew coverage reported providing the missing information.

There are also some specific findings which do not appear to have had an impact on the renewal process. These findings are included to provide additional information to the Texas Health and Human Services Commission (HHSC) about the renewing and non-renewing CHIP and STAR populations.

- The majority of respondents to the four surveys were Hispanic (CHIP renewal, 60 percent Hispanic; CHIP non-renewal, 61 percent Hispanic; STAR renewal, 63 percent Hispanic; and STAR non-renewal, 62 percent Hispanic). No statistically significant differences were found between those renewing coverage and those not renewing coverage based on race and ethnicity for either program.
- Forty-five percent of those who renewed coverage in STAR were single parents compared to 43 percent of those not renewing coverage. However, this difference was not statistically significant.
- Few respondents whose child's coverage had not been renewed were able to secure additional insurance coverage for their child. Twenty-four percent of those who had been in Medicaid and 28 percent of those who had been in CHIP had health insurance coverage at the time of the interview.

Recommendations

The state of Texas may wish to consider the following strategies when developing future policy regarding the CHIP and STAR Programs:

- **Review renewal packet notification processes with Enrollment Broker.** HHSC should review current notification processes and strongly consider requiring that all families receive notification about the status of their children's renewal packets (i.e., received and complete, received and more information needed, not received). For example, in Florida, automated telephone calls are made to families who do not return their renewal packets reminding them about the importance of renewing their children's coverage.

In addition, HHSC might want to consider different strategies to assist families in tracking the submission and status of their children's renewal packets. For example, web-based tracking and/or Interactive Voice Response (IVR) systems could be implemented to assist families in tracking their renewal packet progress.

- **Review processes for managing missing renewal packet information with Enrollment Broker.** While a substantial percentage of respondents who did not renew coverage for their child were told they had missing information in their renewal packet, the majority reported they provided the missing information.
- **Review renewal materials and processes provided for Spanish-speaking enrollees.** A small, but significantly higher, percentage of respondents who did not renew coverage for their children in CHIP were from Spanish-speaking homes. Materials and processes should be reviewed to ensure there are no barriers for Spanish-speaking families.

Appendix A

A Comparison of the Weighted Responses Described in the Narrative to the Unweighted Responses

Table 2. Respondents' Sociodemographic Characteristics

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
Respondent Race/Ethnicity								
White, non-Hispanic	20.25	16.0	22.61	16.2	27.80	31.6	26.40	30.8
Black, non-Hispanic	12.25	16.8	11.31	11.6	6.00	8.1	6.60	9.4
Hispanic	63.00	64.2	61.81	69.3	60.00	55.0	60.80	52.5
Other, non-Hispanic	4.50	3.0	4.27	2.9	6.20	5.4	6.20	7.2
Respondent Marital Status								
Married	49.00	47.5	50.50	49.1	66.00	68.6	68.60	65.0
Unmarried partner	7.75	8.7	3.27	2.9	2.20	1.9	3.20	3.5
Divorced	7.25	6.8	12.56	8.7	9.60	7.7	10.40	12.2
Separated	7.25	6.4	9.05	11.8	4.60	4.3	4.00	5.3
Single	27.00	29.3	22.61	25.5	13.80	11.9	12.00	12.8
Widowed	1.50	1.1	1.26	1.2	3.00	4.2	0.80	0.8
Don't Know	0.00	0.0	0.00	0.0	0.00	0.0	0.20	0.2
Refused	0.00	0.1	0.75	0.7	0.80	1.4	0.80	0.3
Household Type								
Single parent	44.50	44.6	42.71	43.8	35.00	31.9	28.00	31.8
Two parent	54.75	55.0	55.78	54.7	64.20	66.4	70.60	67.6
Not a parent	0.25	0.1	0.50	0.9	0.00	0.0	0.20	0.1
Don't Know	0.00	0.0	0.50	0.2	0.20	0.5	0.20	0.2
Refused	0.50	0.4	0.50	0.4	0.60	1.3	1.00	0.3
Respondent Education								
Less than High School	46.00	48.0	43.22	48.3	23.00	23.8	30.60	28.6
High School Diploma or GED	27.25	25.2	28.89	26.5	33.20	38.2	27.80	28.2
Some Vocational/College	21.50	19.0	24.62	21.0	34.60	24.3	34.20	27.5
AA Degree or Higher	5.25	7.8	3.27	4.3	9.20	13.8	7.40	15.8

Table 2. Respondents' Sociodemographic Characteristics

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
Primary Language Spoken in the Home								
English	60.25	55.3	57.79	46.8	70.00	67.3	64.60	63.4
Spanish	35.75	41.2	39.45	51.1	24.60	26.0	29.80	29.1
Other language	4.00	3.5	2.51	1.9	5.40	5.4	4.40	7.0
Don't Know	0.00	0.0	0.00	0.0	0.00	0.0	0.20	0.1
Refused	0.00	0.0	0.00	0.1	0.00	1.2	1.00	0.4

Table 3. Respondents' Knowledge About and Satisfaction with Renewal

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
When you first signed up for the program, did they tell you that you would have to renew your child's coverage?								
Yes	84.25	85.4	75.38	79.0	88.60	86.4	78.60	74.8
No	12.00	11.9	20.60	17.4	10.20	7.7	16.40	20.4
Don't know	3.75	2.8	4.02	3.6	3.20	5.9	5.00	4.8
Refused	0.00	0	0.00	0.0	0.00	0.0	0.00	0.0
Do you recall receiving a letter about renewing your child's coverage?								
Yes	79.75	83.9	77.89	77.2	79.20	79.7	85.00	82.7
No	18.25	14.7	19.85	19.3	20.00	19.4	14.00	16.7
Don't know	2.00	1.3	2.01	3.2	0.80	0.8	1.00	0.6
Refused	0.00	0	0.25	0.3	0.00	0.0	0.00	0.0
How many letters did you receive?								
One	77.43	77.7	63.87	62.6	63.64	60.1	57.41	62.0
Two	15.67	16.7	30.97	33.6	26.77	28.1	35.53	31.4
Don't know	6.90	5.7	5.16	3.8	9.60	11.8	7.06	6.6
Refused	0.00	0	0.00	0.0	0.00	0.0	0.00	0.0
Did you receive a renewal packet and instructions?								
Yes	100	100	66.83	64.8	100	100	85.20	83.8
No			30.65	32.0			13.60	15.6
Don't know			2.51	3.2			1.20	0.7
Refused			0.00	0.0			0.00	0.0

Table 3. Respondents' Knowledge About and Satisfaction with Renewal

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
How much time did you have to complete the renewal packet?								
Less than two weeks	52.50	57.4	39.85	46.0	32.00	29.7	35.68	31.0
Two to three weeks	18.75	16.6	20.30	18.5	28.20	32.7	27.23	28.4
One month or longer	13.00	13.8	24.06	19.9	23.00	21.5	22.30	24.8
Don't know	15.75	12.2	15.79	15.6	16.60	15.8	14.79	15.7
Refused	0.00	0	0.00	0.0	0.20	0.2	0.00	0.0
Would you say the renewal packet instructions were:								
Very helpful	33.00	32.6	31.95	34.7	42.40	45.3	30.75	28.7
Helpful	54.75	57.5	51.50	47.4	44.80	43.9	48.12	47.9
Somewhat helpful	8.00	5.3	9.40	12.1	6.00	4.9	15.96	16.0
Not helpful at all	2.00	1.7	4.51	3.3	1.60	1.0	3.76	4.9
Don't know	2.00	2.9	0.00	2.6	5.00	4.7	1.41	2.4
Refused	0.25	0.1	0.00	0.0	0.20	0.2	0.00	0.0
Would you say the materials were easy to understand?								
Strongly agree	34.25	31.3	45.11	45.4	39.40	38.7	35.92	31.8
Agree	61.00	64.8	49.62	49.8	54.60	56.7	54.46	54.6
Disagree	1.25	1.4	2.63	2.9	1.20	0.6	5.87	8.1
Strongly disagree	1.00	0.5	1.13	0.6	0.40	0.1	2.11	3.1
Don't know	2.25	1.9	1.50	1.3	4.20	3.6	1.64	2.4
Refused	0.25	0.1	0.00	0.0	0.20	0.2	0.00	0.0
Did you attempt to contact the call center about your child's coverage?								
Yes	17.00	15.1	39.95	41.8	40.40	37.8	70.80	72.6
No	82.25	84.7	58.79	57.1	58.60	61.3	28.60	27.2
Don't know	0.75	0.2	1.26	1.1	1.00	0.9	0.60	0.2
Refused	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0

Table 3. Respondents' Knowledge About and Satisfaction with Renewal

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
Were you able to reach someone at the call center?	N=68		N=159		N=202		N=354	
Yes	75.00	79.5	74.84	68.6	95.05	95.3	90.96	91.0
No	25.00	20.5	23.90	29.6	3.47	2.4	8.47	8.2
Don't know	0.00	0.00	1.26	1.7	0.99	2.0	0.56	0.8
Refused	0.00	0.00	0.00	0.0	0.50	0.3	0.00	0.0
Thinking about the renewal process, would you say it was:								
Much more difficult than it needed to be	5.25	3.6	14.80	15.7	2.80	2.7	22.91	25.3
Somewhat more difficult than it needed to be	18.00	20.9	25.08	28.6	12.00	12.2	23.77	26.2
About as easy as it could be	75.25	74.8	57.70	52.7	83.80	83.8	52.03	46.7
Don't know	1.50	0.7	2.42	3.1	1.20	1.0	1.28	1.8
Refused	0.00	0.00	0.00	0.0	0.20	0.2	0.00	0.0
They ask you for too much documentation								
Strongly agree	19.50	14.3	23.56	26.6	12.20	10.2	17.13	16.1
Somewhat Agree	27.50	28.9	25.08	24.9	20.80	22.1	23.77	25.9
Somewhat Disagree	30.75	35.1	28.10	25.4	32.80	36.5	35.33	34.1
Strongly disagree	20.75	21.2	21.45	20.9	32.80	29.5	22.27	22.6
Don't know	1.25	0.4	1.81	2.3	1.40	1.7	1.50	1.3
Refused	0.25	0.00	0.00	0.0	0.00	0.0	0.00	0.0
The program made the renewal forms easy to fill out								
Strongly agree	55.75	53.7	56.50	58.8	66.00	63.5	52.03	46.9
Somewhat Agree	38.50	41.8	32.93	31.2	28.80	31.7	35.97	39.1
Somewhat Disagree	2.75	2.7	5.44	4.9	2.00	2.3	5.57	6.4
Strongly disagree	1.50	1.2	3.63	3.0	1.40	0.6	4.93	6.0
Don't know	1.50	0.7	1.21	1.8	1.80	2.0	1.50	1.6
Refused	0.00	0.00	0.30	0.3	0.00	0.0	0.00	0.0

Table 4. Respondent Reasons for Non-Renewal

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
You forgot or just did not get around to doing the paperwork			32.22	34.4			23.08	22.8
The program wanted background information you couldn't get			10.00	10.6			7.69	5.6
You did not know you needed to send in the packet to renew coverage			12.22	9.5			7.69	8.8
You were planning on getting other insurance so you did not renew			14.44	15.3			25.00	17.1
Child was healthy and did not need the coverage			3.33	1.7			3.85	2.5
You just did not want child in the program any more			2.22	1.0			3.85	6.8
You found the renewal packet confusing			4.44	2.3			5.77	3.0
You were dissatisfied with the program in general			2.22	2.0			9.62	11.1
You were dissatisfied with the amount you had to pay to renew coverage			N/A	N/A			5.77	4.1
You didn't think your child was eligible anymore			18.89	14.0			5.77	13.3

Table 5. Respondents' Knowledge About and Satisfaction with Renewal

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
After you submitted a renewal packet, did you get a letter indicating that your renewal packet was received?								
Yes, I did receive a letter	40.25	41.3	35.68	40.1	51.40	54.9	40.00	34.5
No, I did not receive a letter	54.75	55.9	60.58	56.1	42.40	38.6	58.55	64.1
Don't know	4.75	2.7	3.73	3.7	6.00	6.5	1.45	1.4
Refused	0.25	0.0	0.00	0.00	0.20	0.0	0.00	0.0
Do you recall any contact about receipt of your renewal packet?								
Yes	9.62	10.1	9.68	7.7	9.88	9.9	14.86	10.5
No	84.52	87.6	87.74	90.2	84.77	85.8	82.73	88.4
Don't know	5.86	2.2	2.58	2.1	4.94	4.3	2.41	1.1
Refused	0.00	0.0	0.00	0.0	0.41	0.1	0.00	0.0
Were you told, either through a letter or through another contact, that you had missing information related to your child's renewal?								
Yes, I was told I had missing information	11.00	10.0	24.48	24.6	27.20	24.7	59.52	59.2
No, I was not told I had missing information	85.50	88.6	75.10	75.3	70.00	72.4	39.52	39.9
Don't know	3.50	1.4	0.41	0.1	2.60	2.8	0.96	0.9
Refused	0.00	0.0	0.00	0.0	0.20	0.0	0.00	0.0
Did you provide the information that you were told was missing?	N=44	N=4,702	N=97	N=3,371	N=136	N=3,310	N=298	N=5,825
Yes	100	100	86.44	80.0	100	100	89.07	92.4
No			10.17	15.1			8.10	5.9
Don't know			1.69	0.1			2.43	1.6
Refused			1.69	0.0			0.40	0.1

Table 5. Respondents' Knowledge About and Satisfaction with Renewal - continued

Item	STAR				CHIP			
	Renew Unweighted N=400	Renew Weighted N=46,871	Did Not Renew Unweighted N=400	Did Not Renew Weighted N=23,404	Renew Unweighted N=500	Renew Weighted N=13,404	Did Not Renew Unweighted N=500	Did Not Renew Weighted N=11,924
How much time were you given to provide the missing information?								
Two weeks or less	75.00	75.2	62.71	52.6	66.18	66.8	61.13	56.6
Three to four weeks	6.82	7.9	16.95	25.8	13.24	12.5	18.62	18.5
Five to six weeks	0.00	0.0	0.00	0.0	0.74	0.2	2.43	4.8
Between seven weeks and two months	0.00	0.0	6.78	6.2	0.00	0.0	1.62	2.0
Don't know	18.18	16.9	11.86	15.2	16.18	16.6	15.79	18.0
Refused	0.00	0.0	1.69	0.0	3.68	4.0	0.40	0.1
Do you think your child is covered by (the Program) right now?								
Yes			43.15	38.7			25.06	25.3
No			51.04	56.6			69.88	68.0
Don't know			5.81	4.7			5.06	6.7
Refused			0.00	0.00			0.00	0.00
Have you been told your child's coverage in (the Program) was terminated?								
Yes			77.37	74.3			77.49	73.7
No			21.17	24.9			20.26	23.6
Don't know			1.46	0.7			2.25	2.7
Refused			0.00	0.0			0.00	0.0

Figure 1. Respondents Who Received a Renewal Packet and Did Not Renew Coverage: Percentage Submitting a Renewal Packet

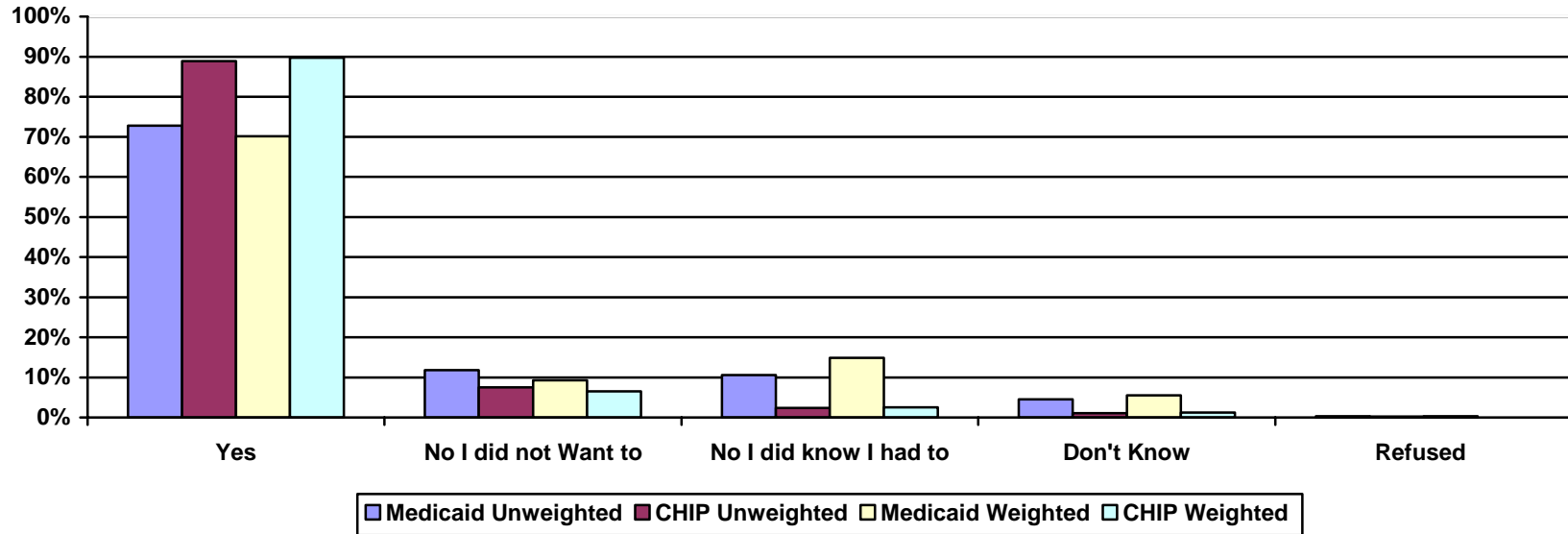
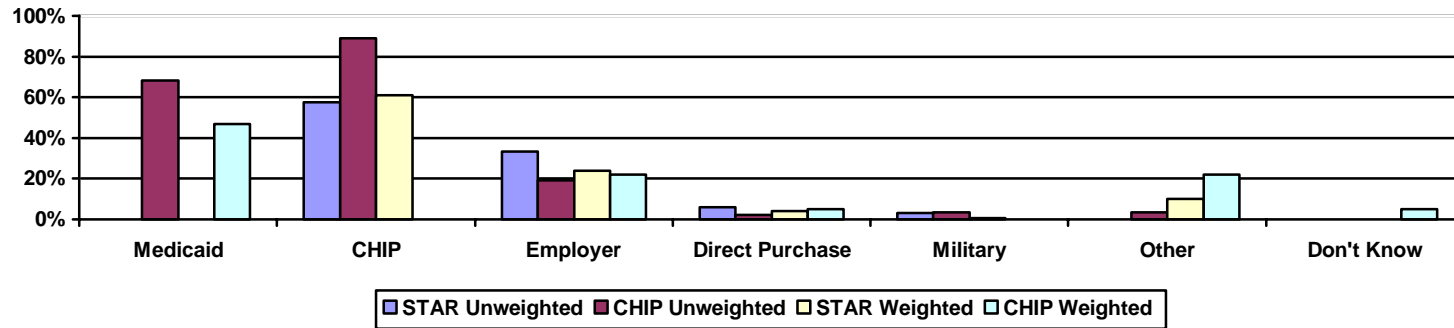


Figure 2. Type of Insurance for Medicaid and CHIP Disenrollees Obtaining Other Coverage



References

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- ⁱⁱ Shenkman, E. (2004) An Analysis of Disenrollment Patterns in the Children's Health Insurance Program in Texas. Gainesville, Florida: University of Florida, Institute for Child Health Policy.
- ⁱⁱⁱ All statistical analyses, including surveys responses, are measured with error. This can be offset by gathering more data (repeatedly or from more people in the population of interest). The "true" response can also be thought of as the actual response or the response we would get from the survey if there was no error or if no mistakes were made. Another way of looking at this is to take a question such as "When you first signed up for the program, did they tell you that you would have to renew your child's coverage?" In this survey, 88.60% of respondents whose child did not renew with CHIP replied "yes" to this question. Due to our confidence interval we can say that we are 95% certain that between 90.37% and 86.83% of respondents actually replied "yes" to this question.
- ^{iv} American Association of Public Opinion Research. Standards and Best Practices. http://www.aapor.org/default.asp?page=survey_methods/standards_and_best_practices/standard_definitions#refusal
- ^v Ibid.
- ^{vi} Anarella, J., Roohan, P., Balistreri, E., Gesten, F. 2004. "A Survey of Medicaid Recipients with Asthma - Perceptions of Self-Management, Access, and Care." *Chest* 125:1359-1367.
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- ^x The technical appendix does not portray any recoding of open-ended responses that may have been conducted for this report.
- ^{xi} The Institute for Child Health Policy. (2005) *The Children's Health Insurance Program in Texas: Established Enrollee Results 2004*. Gainesville, Florida: University of Florida.
- ^{xii} Newacheck, P.W., Hughes, D.C. Hung, Y.Y. Wong, S. & Stoddard, J.J. 2000. "The Unmet Needs of America's Children." *Pediatrics*. 105:989-997.
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- ^{xiv} Johnson, W.G. & Rimsza, M.E. 2004. "The Effects of Access to Pediatric Care and Insurance Coverage on Emergency Department Utilization." *Pediatrics*. 113:483-7.