

CHURN PATTERNS IN ADULT MEDICAID BENEFICIARIES FROM NORTH CAROLINA: 2016-2018

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WHAT IS CHURN?

When someone "churns" in Medicaid, they lose and regain coverage in a short period of time. This coverage gap is often caused by administrative barriers, meaning the person may always have been eligible for Medicaid.

RESEARCH IMPACT

1 in 5 North Carolinians rely on Medicaid coverage. Understanding churn helps identify opportunities to reduce health disparities and encourage better value for our health care spending.

WHO IS AT RISK OF LOSING AND REGAINING MEDICAID COVERAGE?

POSTPARTUM WOMEN

Roughly 33% of maternal deaths occur between one week and one year postpartum. Medicaid coverage for pregnant women expires 60 days after birth, when many women lose insurance unless they re-qualify for Medicaid as income-eligible adults. Of women who lose coverage, over 20% are at risk of regaining coverage in Medicaid within a year. Black mothers has the highest risk of churn. Because this population also faces higher maternal morbidity and mortality rates, insurance discontinuities may be especially dangerous.



Incomes under 196% FPL*

AGED, BLIND, DISABLED

This cohort had the highest risk of churn; of those who lost coverage, over 17% regained coverage within 6 months. Short-term Medicaid ineligibility is unlikely in this group so people are likely losing coverage due to administrative issues. Gaps in insurance coverage are especially problematic in this population with complex needs.



Incomes under 100% FPL*

INCOME-ELIGIBLE ADULTS

This group had a high risk of losing coverage, likely because of the low income threshold.

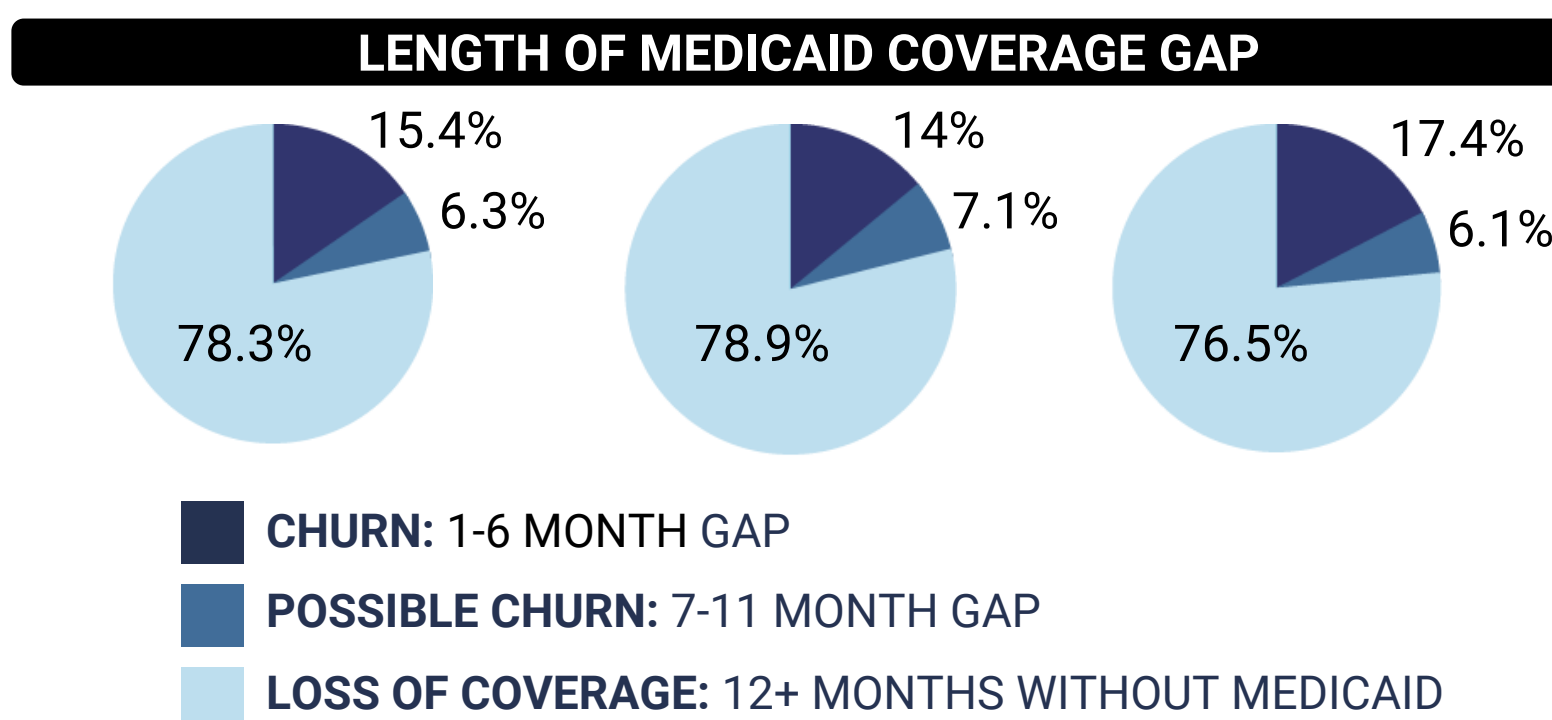
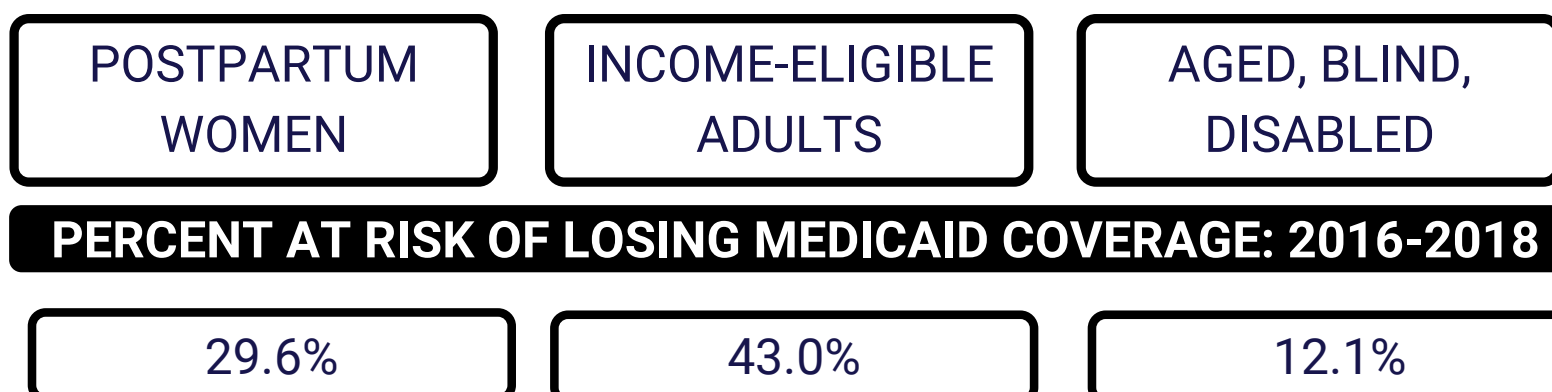
1 in 5 income-eligible adults are at risk of churn.

Low-income adults with children may have limited surplus capacity to navigate complex systems to get and maintain Medicaid coverage.



Parents or caregivers with incomes under 41% FPL*

IMPORTANT STATISTICS

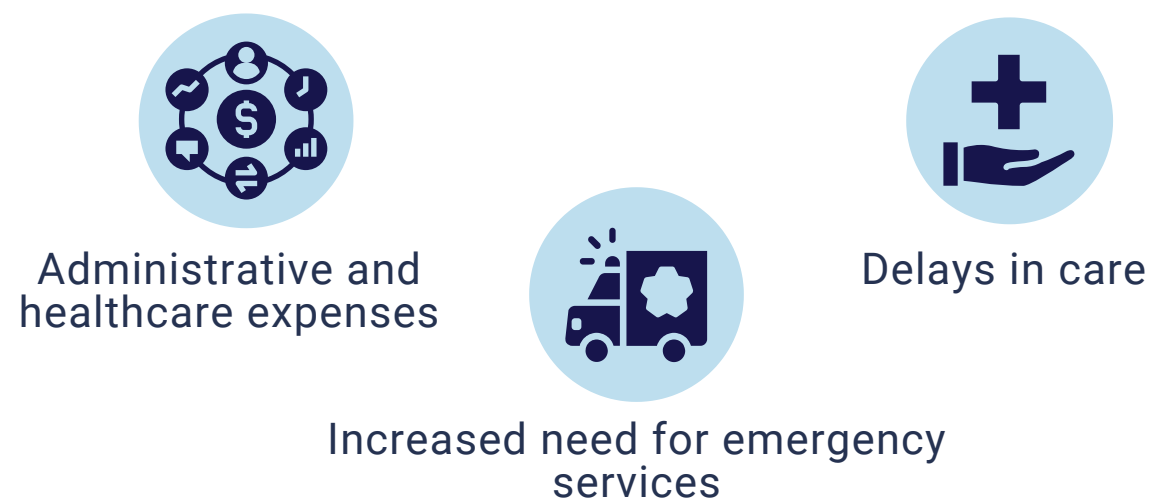


*FPL = Federal Poverty Level (\$12,880 in 2021 for an individual)

HOW CAN WE PREVENT CHURN?

- Simplify rules** and redetermine eligibility less frequently.
- Connect with key groups** to identify barriers to continued coverage and reduce any disparities.
- Expand Medicaid eligibility** requirements as permitted under the Affordable Care Act of 2010.
- Extend Medicaid eligibility** to a year postpartum as allowed by the American Rescue Act of 2021.

NEGATIVE IMPACTS OF CHURN



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