



Churn Toolkit: Checklist for Working with Families

Asking the Right Questions to Avoid Churn

In many cases, administrative churning—changes in insurance status that are unrelated to changes in eligibility—results from state-level policy decisions or issues within the Medicaid agency. However, parents can take control of some factors related to their children’s coverage by ensuring they have up-to-date and accurate information about their role in the renewal process.

When working with a parent or family concerned about the status of a child’s Medicaid or CHIP enrollment, the information related to these questions may be helpful.

Premiums: Does your family have to pay premiums to keep your child(ren) enrolled in coverage? If yes, how much does your premium cost? When are the payments due?

- *Not all states charge premiums for Medicaid/CHIP coverage. In states that charge premiums, children may incur different requirements as they grow older, and families may see changes in their premium responsibility if their income changes.*

Renewing coverage: Do you know that you need to renew Medicaid/CHIP coverage for your child(ren)?

- *In focus groups, some parents have reported that they were unaware they would be required to renew their family’s Medicaid or CHIP coverage. They assumed because the programs cover children through age 18 that their children would have continuous coverage.¹*

Key dates: Do you know when your child(ren)'s coverage has to be renewed?

- *For example, it might be six months or a year from the date the coverage started.*

Do you know when your child(ren)'s coverage started?

- *The date might be related to a hospital or doctor visit, or it might be the date that you applied for coverage. Siblings might not have the same renewal date. It can be hard to keep track of these types of events, so the family might not anticipate the need to apply for renewal.*

Paperwork: Do you know what the renewal paperwork will look like? Do you know what the return address on the envelope will be (who sent it to you)?

- *Some parents have reported not recognizing the name of the agency sending renewal paperwork (for example, if the CHIP program has a name that is different from the name of the Medicaid program).² In other cases, states may introduce new forms in different colors or with different names, which could be confusing for parents familiar with older forms.*

What information do you need to complete the renewal paperwork? Is any of it difficult to obtain? For example, is it difficult to determine your income?

- *For some families, particularly those with multiple part-time jobs, unstable employment, or fluctuating income, certifying income may be challenging and may require additional steps or*

¹ Kannel, Susan, et al. “What Parents Say: Why Eligible Children Lose SCHIP.” National Academy for State Health Policy. (June 2001). www.nashp.org/publication/what-parents-say-why-eligible-children-lose-schip

² *ibid.*

help. For example, if a worker does not receive formal pay stubs, they might need to provide extra documentation to verify their income.

Updating information: Have you moved since the last time you provided your address to the Medicaid agency?

- *If the Medicaid agency does not have your current address on file, they might send renewal paperwork to your old address instead of your new address.*

Has your income changed since the last time you provided that information to the Medicaid agency?

- *If your income has changed, your eligibility or your responsibility for premiums might have changed. For example, if your income has decreased, you might be exempt from premiums that you were paying before.*

Assistance: Would it be helpful to have assistance completing the renewal paperwork? Do you have someone who can help you (such as a social worker)?

- *Parents may feel overwhelmed by the renewal requirements and may find it helpful to have support for the process.*

This document is part of a toolkit on churn. Visit [this page](#) for more information and resources.

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