

Former CHIP Member Online Survey Report

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Former CHIP Member Online Survey Report

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Introduction

Lighthouse Research & Development, Inc. was contracted by the Utah Department of Health and Human Services (DHHS) to conduct a survey with former Children's Health Insurance Program (CHIP) members.

Project Objectives

The main objective of the online survey research was to gather perceptions of the CHIP program. Specific objectives for the project included:

- Identify reasons respondents' children are no longer enrolled in CHIP
- Determine if respondents' children currently have health insurance coverage
- Identify reasons respondents did not complete eligibility renewal
- Explore respondents' experiences with and perceptions of CHIP copays and deductibles
- Evaluate customer service interactions with Utah Department of Workforce Services
- Evaluate the CHIP enrollment and renewal processes
- Discover respondents' overall satisfaction with CHIP
- Identify the healthcare needs of respondents' children and determine the needs that have and have not been met

Project Overview

The online research project consisted of a survey designed to gather formation from former CHIP members. The scope of work for the research project included the following:

- Project consultation with Utah DHHS personnel
- Programming of the online survey instruments
- Completion of 70 surveys
- Analysis of the data, including percentages of results and coding of open-ended responses
- A written report describing the results of the survey including research methodology, an executive summary, and a detailed description of the results

Research Methodology

The research methods used to complete the project are outlined in detail below.

Sampling Procedures

Sample of former CHIP members was provided by DHHS and used for data collection. Individuals were then invited to participate via email and/or text message.

Data Collection

Lighthouse Research completed a total of 70 surveys, allowing for an overall confidence level of 95% with a margin of error of $\pm 11.15\%$.

Lighthouse Research conducted a pretest of the survey instrument with a small sample of former members to determine the need for any modifications to the survey instrument. Following the pretest, minor adjustments were made to the survey before proceeding with data collection.

All interviews were automatically given a numeric code upon entry into the system to assist in the data analysis. All data collection for this survey was completed between May 18 and July 28, 2023.

The online survey was programmed in a Computer-Assisted Web Interviewing (CAWI) format. Using the CAWI system, survey responses were entered directly into the database by the respondent as the survey was in progress.

Data Analysis

The data analysis provides the following statistics upon which the written interpretative report is based:

- The frequency and valid percent of responses to each of the survey questions
- Responses to open-ended questions, coded for multiple mentions

Organization of the Report

The remainder of the report is organized under the following areas:

- Executive Summary
- Detailed Results
- Appendices

The Executive Summary section of this report includes an overview of the research findings and analysis from the survey.

The Detailed Results section includes charts and a written description of the results for that topic. The Detailed Results section also includes average means and medians that exclude those respondents who selected *don't know* and *wouldn't say*.

The Appendices section of the report provides a copy of the survey questionnaire with frequencies of responses, and complete lists of all verbatim responses collected during the survey. The responses given by respondents who were placed in the “other” category when the response did not fit any of the options for that question are also reported in the Appendices.

The following report represents the deliverable for this contract and is presented respectfully to the project sponsors.

Executive Summary

The following summary represents the most pertinent findings of the survey research.

Reasons for Disenrollment

Respondents most frequently said their children are no longer enrolled in CHIP because their **household income exceeds the CHIP eligibility limits**.

Respondents most frequently said their children currently have **insurance provided by a parent's employer** or through the **federal health insurance marketplace**.

What is the current status of your child's health coverage?

| Parent Employer | Federal Marketplace | Uninsured | Private Purchase | Medicaid |
|-----------------|---------------------|-----------|------------------|----------|
| 34% | 31% | 21% | 4% | 3% |

54% of respondents completed the CHIP renewal process this year. Respondents who did not complete the process most frequently said:

- ✓ **They no longer need CHIP**
- ✓ **They never received renewal documents from Utah Department of Workforce Services**

Financial Perceptions

The table below illustrates respondents' perceptions of their copays and deductibles while with CHIP.

Respondents' Copay and Deductible Perceptions

| | Percentage of Respondents |
|---|---------------------------|
| % with a copay | 70% |
| % who felt copays were the right amount | 84% |
| % who felt copays were too high | 16% |
| % who did not receive care because of the copay | 62% |
| % with a deductible | 40% |
| % who felt deductibles were the right amount | 68% |
| % who felt deductibles were too high | 32% |

Customer Service Perceptions

Respondents most frequently said they heard back from DWS about their children’s enrollment **within 2 weeks** of applying or **within 2 to 4 weeks**.

The last time you applied to CHIP, how long did you have to wait to hear back from the Department of Workforce Services (DWS) about your child’s enrollment?

| Same or next day | < than 2 weeks | 2 to 4 weeks | 1 month+ |
|------------------|----------------|--------------|----------|
| 3% | 40% | 26% | 11% |

17% of respondents called or wrote to CHIP about a complaint or problem. These respondents most frequently said issues were resolved the **same day** or **within 2 to 7 days**.

The table below illustrates respondents’ perceptions of various CHIP processes. Participants most frequently said these process were **“somewhat easy.”**

Respondents’ Perceptions of CHIP Processes

| | Very Easy | Somewhat Easy | Somewhat Difficult | Very Difficult |
|--------------------|-----------|---------------|--------------------|----------------|
| Enrollment process | 10% | 40% | 27% | 16% |
| Renewal process | 9% | 46% | 20% | 13% |
| Documentation | 11% | 46% | 30% | 11% |
| Forms | 11% | 53% | 20% | 10% |

Children’s Health Needs

Respondents most frequently felt that CHIP met their children’s needs; however, 17% said their children **needed services not covered by CHIP**, and 6% *each* said they **couldn’t find a doctor in their area** that accepted CHIP or that the CHIP program generally **didn’t meet their needs**.

Respondents most frequently said their children are in **very good** or **excellent** health.

In general, how would you rate your child’s current overall health?

| Poor | Fair | Good | Very Good | Excellent |
|------|------|------|-----------|-----------|
| 0% | 10% | 19% | 43% | 29% |

Since leaving CHIP, respondents most frequently said their children have received the following types of healthcare:

- ✓ Medical care at a doctor’s office (74%)
- ✓ Dental care (66%)
- ✓ Prescription medication (46%)

Three-fifths of respondents said their children have not needed healthcare they didn’t receive since leaving CHIP. However, approximately one-fifth of respondents *each* said they have not been able to receive medical care **at a doctor’s office** or **from a dentist**.

CHIP Program Perceptions

When rating their impression of CHIP, 60% of respondents gave a rating of **8 or higher** on the 0-to-10 rating scale. On average, respondents gave an average mean rating of **7.74**, a median rating of **8.00**.

63% of respondents said they would **definitely** get their children back into CHIP today if possible.

If you could get your child back into CHIP today, would you?

| Definitely not | Probably not | Undecided | Probably | Definitely |
|----------------|--------------|-----------|----------|------------|
| 4% | 7% | 4% | 21% | 63% |

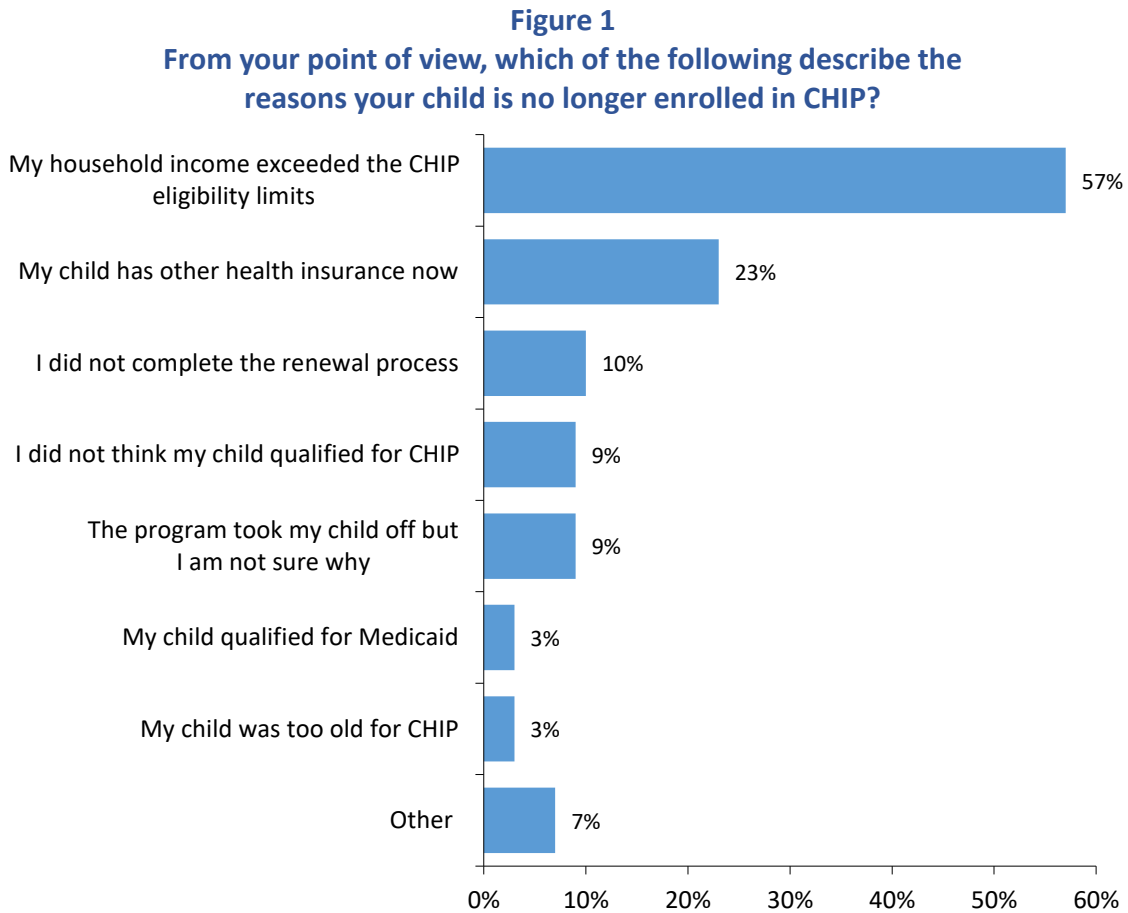
Most frequently, respondents said:

- ✓ **Affordability** is the best thing about CHIP
- ✓ **The enrollment and renewal process** is an area in which CHIP needs to improve

Detailed Results

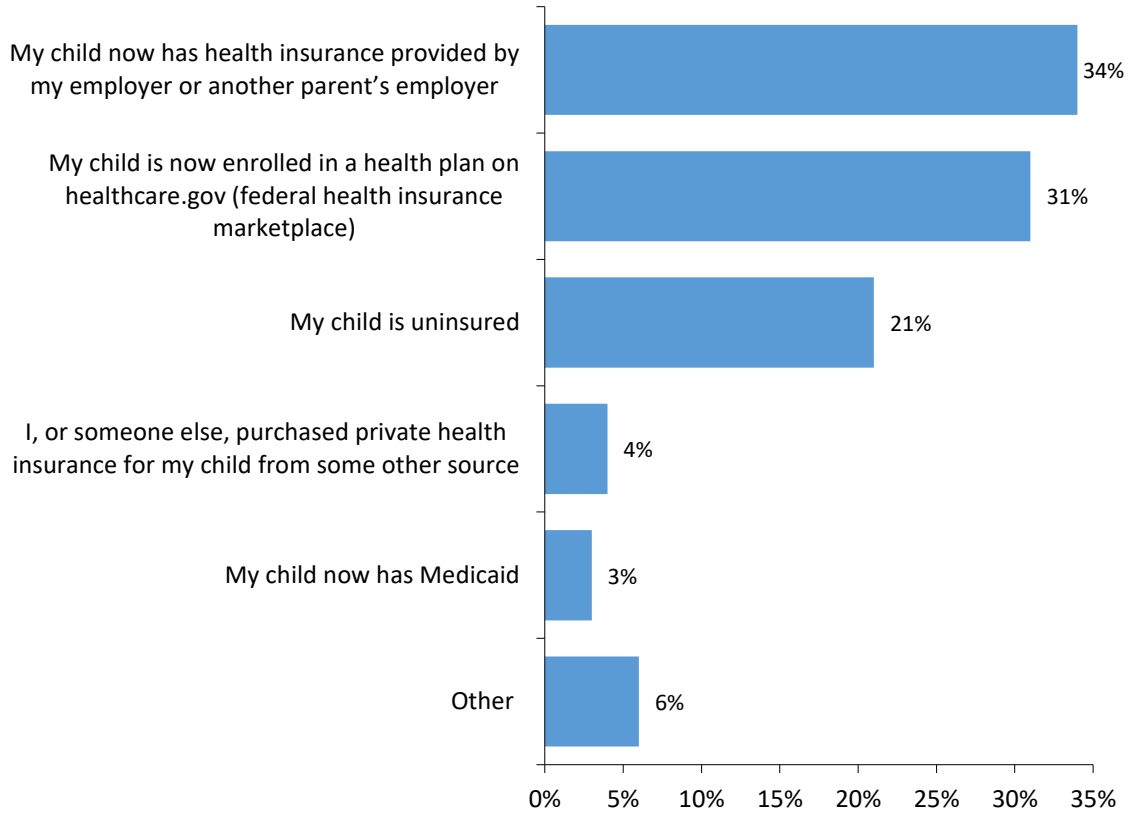
Reasons for Disenrollment

When asked why their children are no longer enrolled in CHIP, respondents (57%) most frequently said their **household income exceeds the CHIP eligibility limits**. For further details, please see Figure 1.



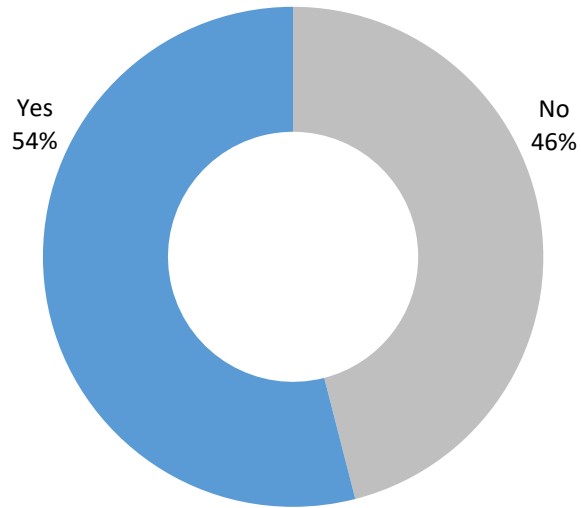
As Figure 2 illustrates, approximately one-third of respondents each said their children currently have **insurance provided by a parent's employer** (34%) or insurance purchased through the **federal health insurance marketplace** (31%), while 21% said their children are currently **uninsured**.

Figure 2
What is the current status of your child's health coverage?



When asked if they completed the CHIP renewal for their children this year, 54% of respondents answered “yes.” See Figure 3.

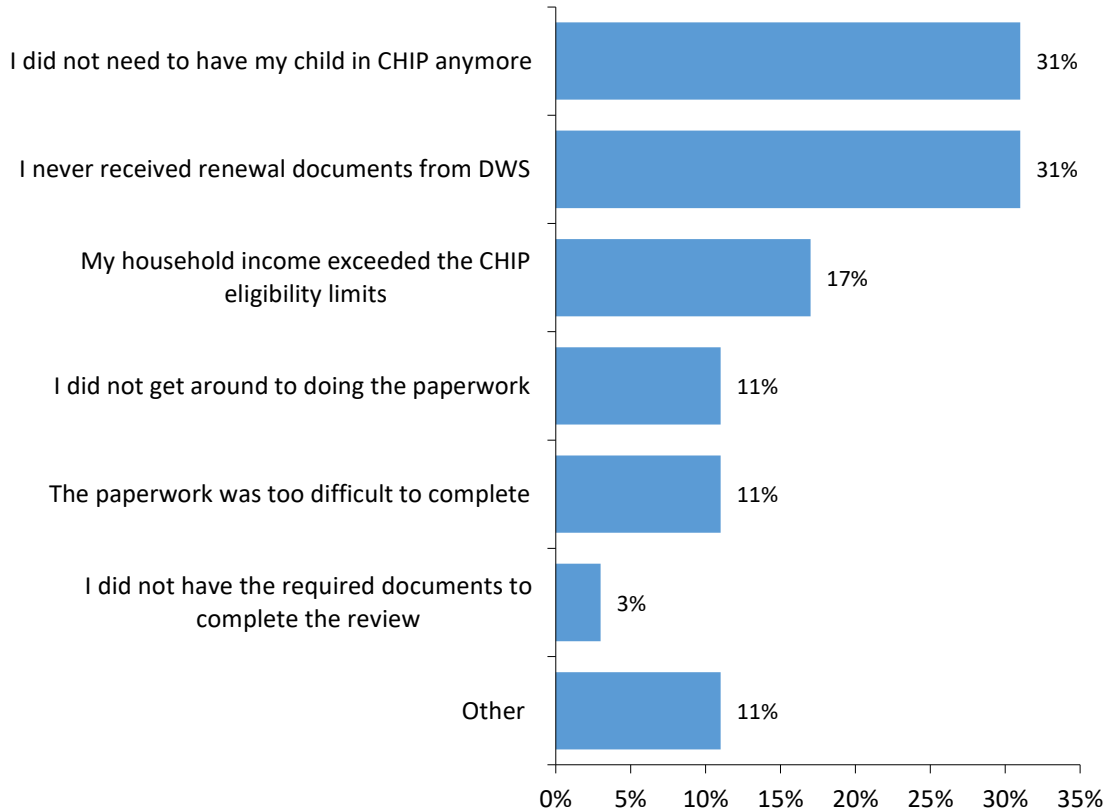
Figure 3
Did you complete the CHIP renewal for your child this year?



Note: Percentages in the above chart are based on the 63 respondents who did not mention 'I did not complete the renewal process' in Question 1.

Respondents who did not complete the CHIP renewal process were asked why. Most frequently, respondents said their **children did not need CHIP anymore** (31%) or they **never received renewal documents from DWS** (31%). Please see Figure 4 for further details.

Figure 4
Which of the following describe WHY you did not complete your renewal?

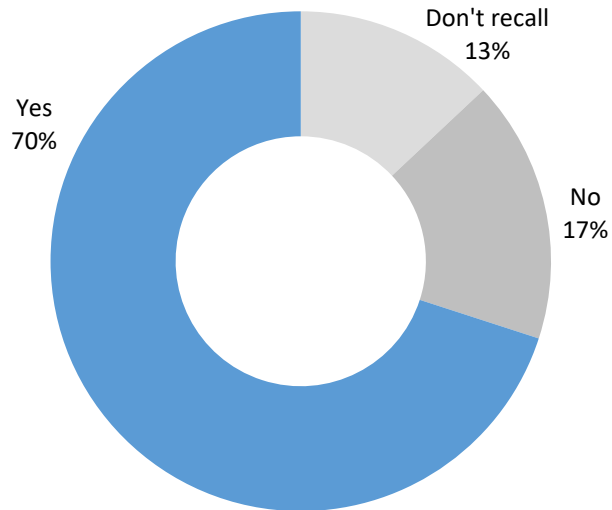


Note: Percentages in the above chart are based on the 36 respondents who did not complete the CHIP renewal process.

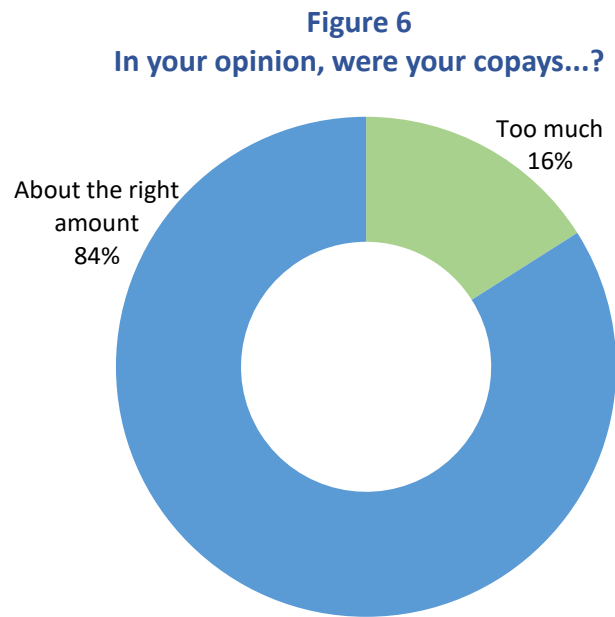
Financial Perceptions

As Figure 5 illustrates, 70% of respondents said they **had a copay** for services when their children were on CHIP.

Figure 5
When your child was on CHIP, did you pay a copay for services?



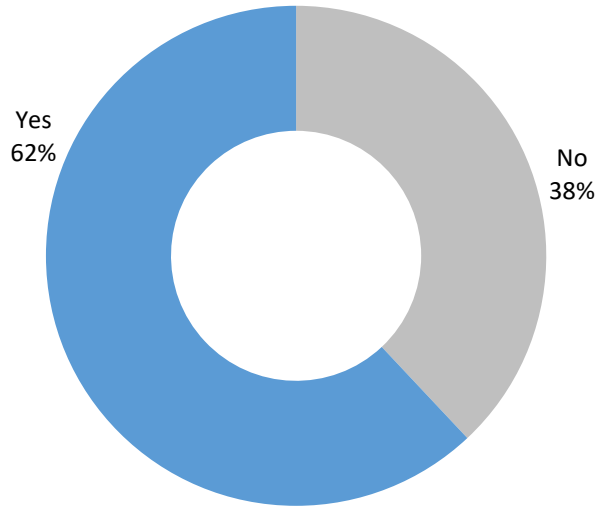
Of respondents who had a copay with CHIP, 84% said the copay was the **right amount**, though 16% said the copay was too high. For details, see Figure 6.



Note: Percentages in the above chart are based on the 49 respondents who had a copay with CHIP.

Of respondents who felt their copay was too much, 62% said their copay prevented their children from getting the care they needed. Please see Figure 7.

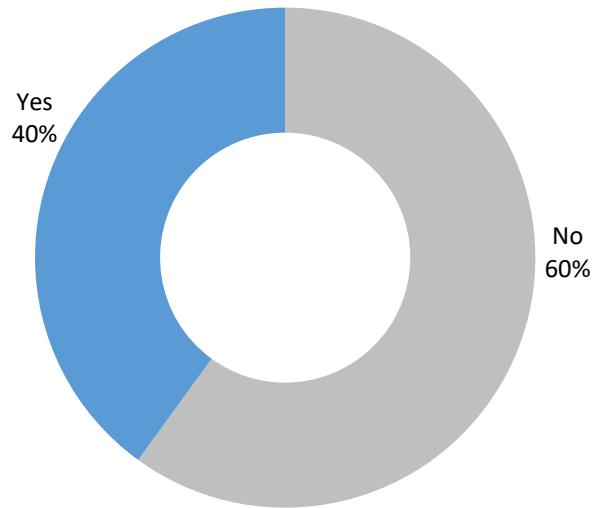
Figure 7
Did the copay prevent you from getting your child the care that he or she needed?



Note: Percentages in the above chart are based on the 8 respondents who felt the copay with CHIP was too much.

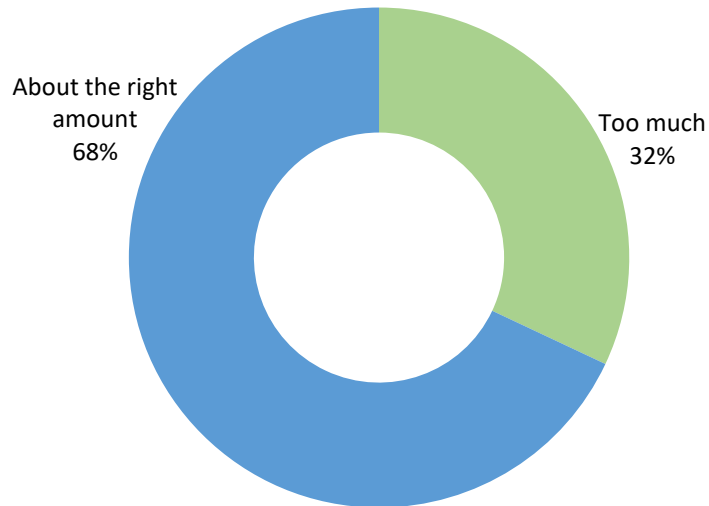
When respondents were asked if they had a deductible with CHIP, 40% of respondents answered “yes.” Please refer to Figure 8.

Figure 8
Did you ever pay a deductible while on CHIP?



As Figure 9 illustrates, 68% of respondents who had a deductible with CHIP said the deductible was **about the right amount**; however, 32% said the deductible was too high.

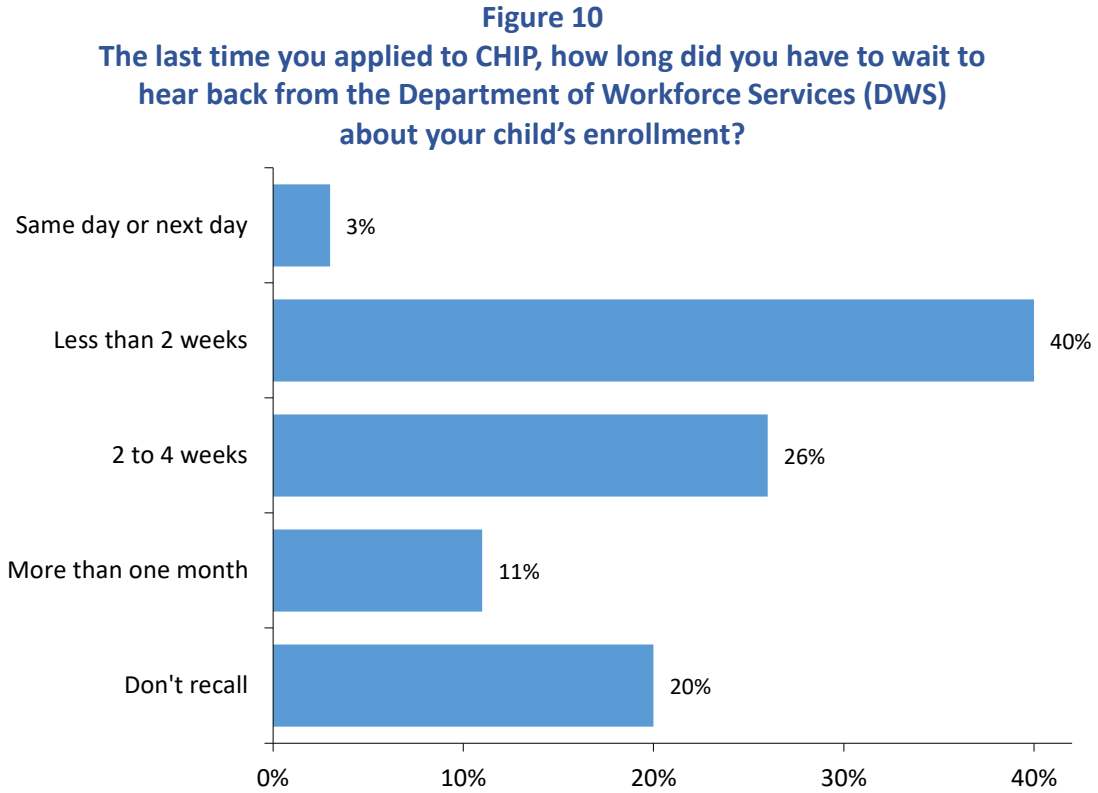
Figure 9
In your opinion, was the deductible...?



Note: Percentages in the above chart are based on the 28 respondents who had a deductible with CHIP.

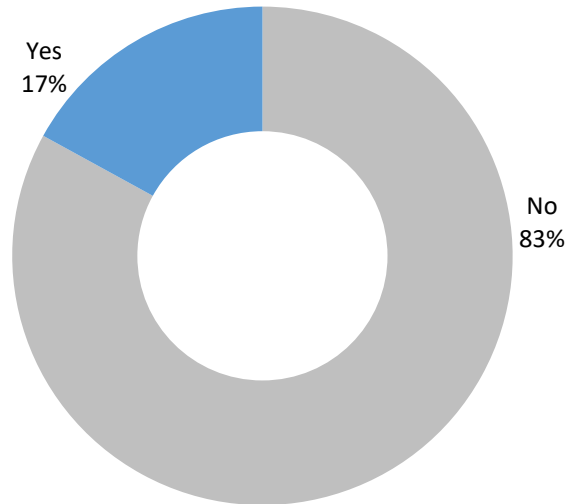
Customer Service Perceptions

When asked how long it took them to hear back from Utah Department of Workforce Services (DWS) the last time they applied to CHIP, two-fifths of respondents (40%) said **less than 2 weeks**, and one-quarter (26%) said **2 to 4 weeks**. Please see Figure 10 for details.



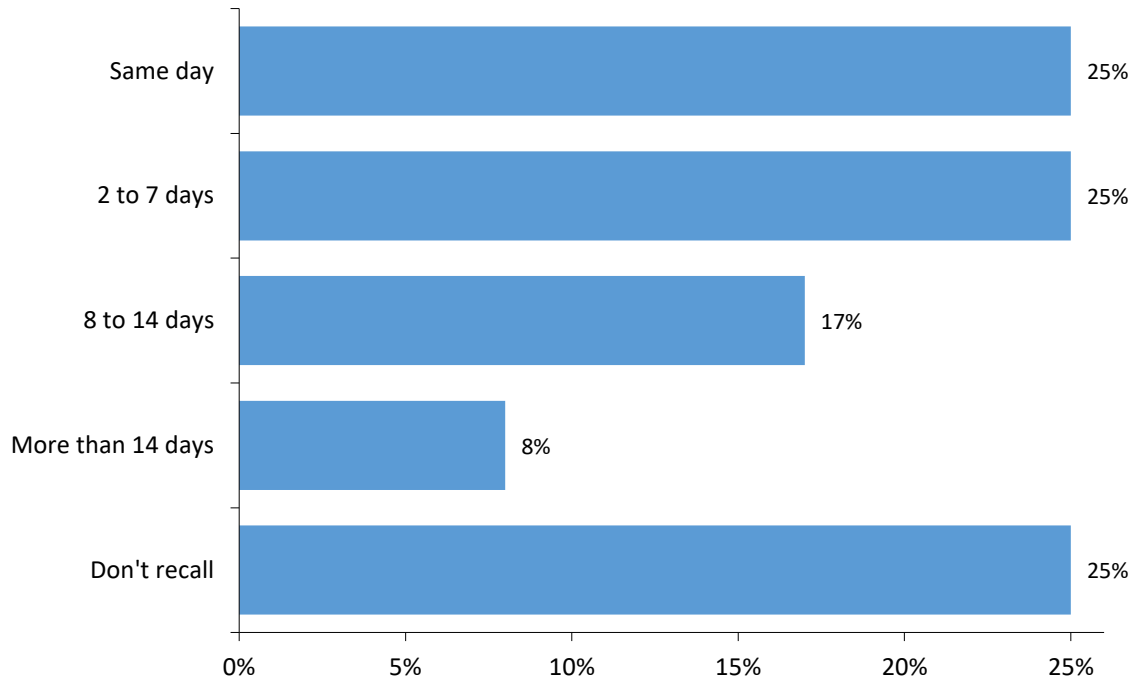
When asked if they called or wrote to the CHIP program with a complaint in the last year, 17% of respondents answered “yes.” See Figure 11.

Figure 11
Last year, did you call or write to the CHIP program with a complaint or problem?



One-quarter of respondents who called or wrote to CHIP with a complaint *each* said the complaint was resolved the **same day** (25%) or **2 to 7 days** later (25%). Please see Figure 12.

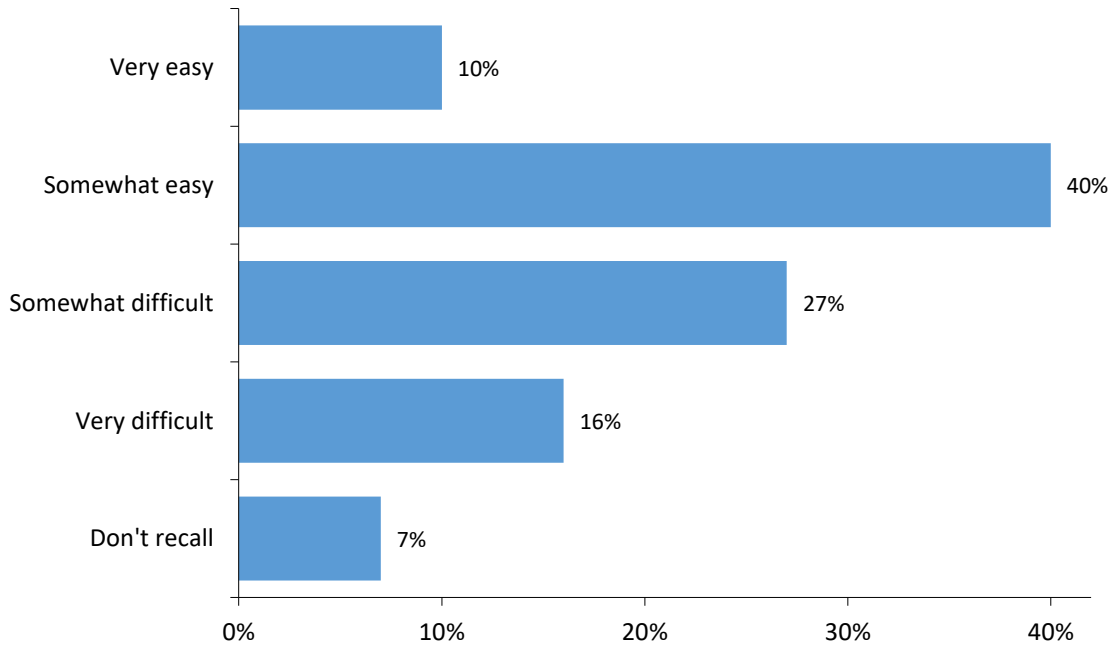
Figure 12
How long did it take for CHIP to resolve your complaint?



Note: Percentages in the above chart are based on the 12 respondents who contact CHIP with a complaint.

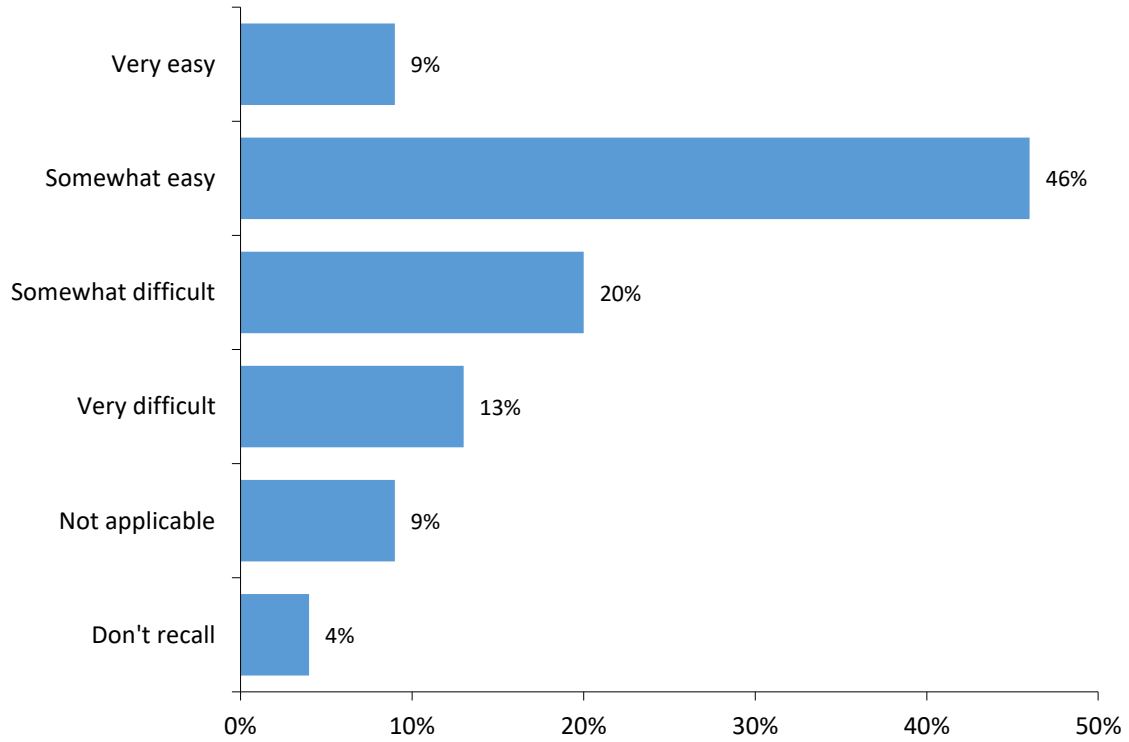
When rating the CHIP enrollment process, 50% of respondents said they considered the process to be **easy**, though 43% said they considered the process to be **difficult**. For details, please see Figure 13.

Figure 13
Thinking back to when you first enrolled your child in CHIP, was the ENROLLMENT PROCESS...?



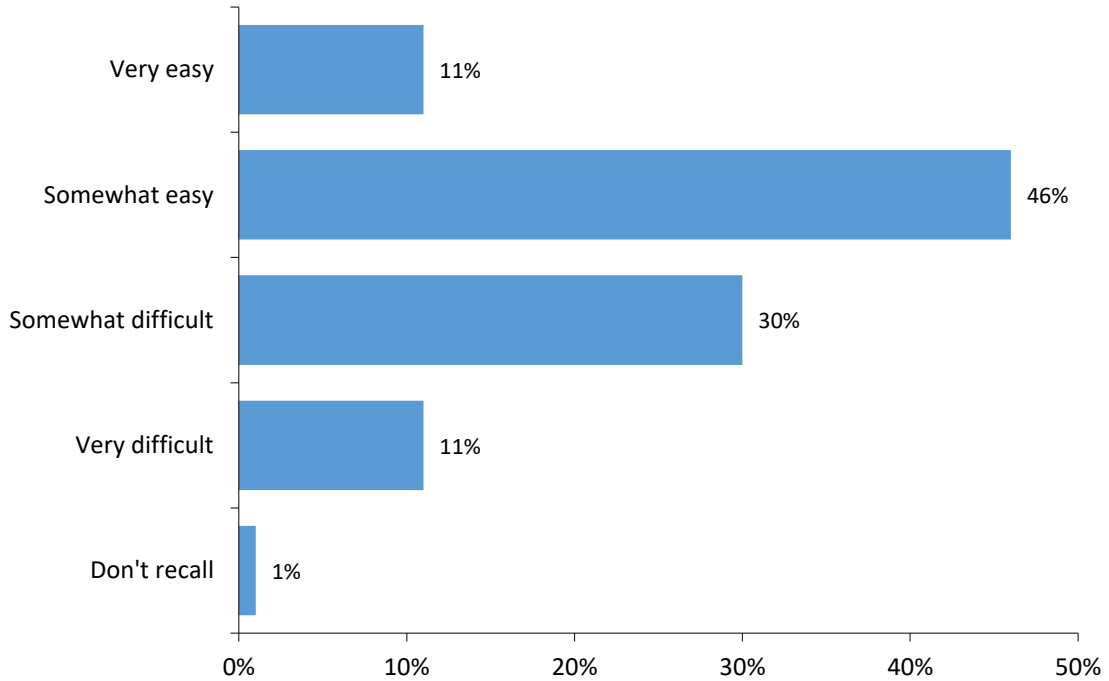
When rating the CHIP renewal process, 54% of respondents said they considered the process to be **easy**, while 33% said they considered the process to be **difficult**. See Figure 14.

Figure 14
Thinking about CHIP's RENEWAL PROCESS, was it...?

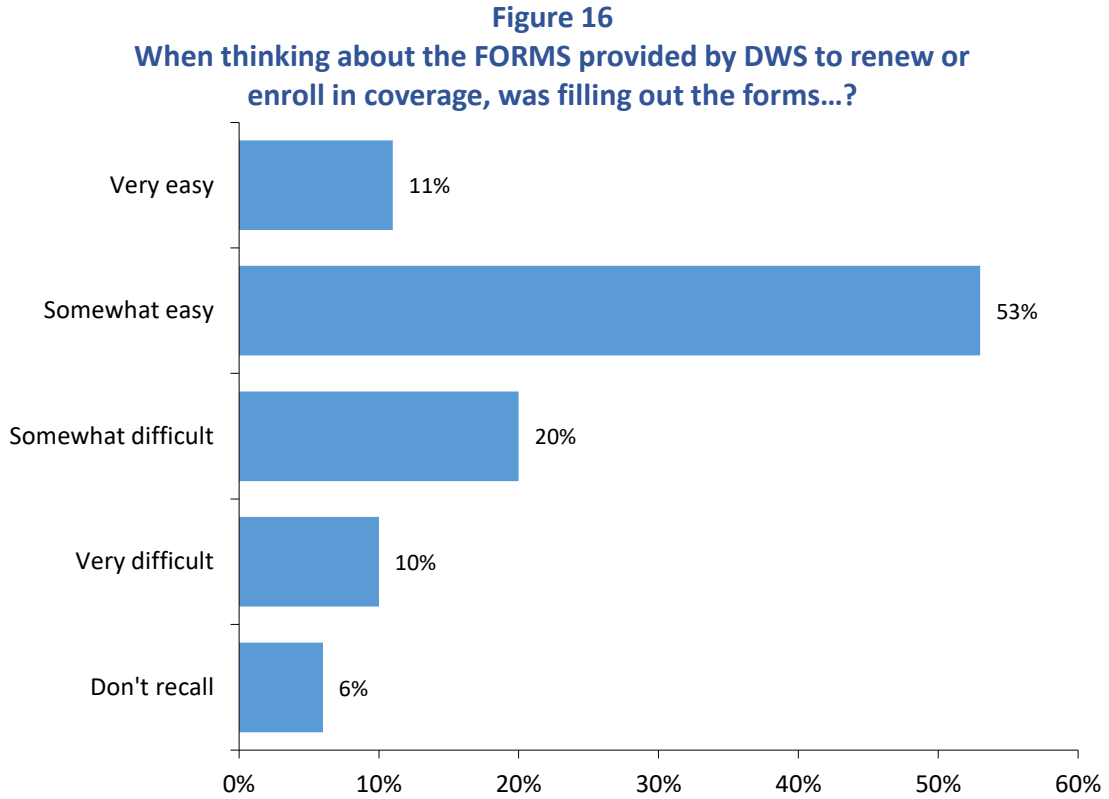


When rating the CHIP documentation process, 57% of respondents said they considered the process of gathering and turning in paperwork to be **easy**, while 41% said they considered it to be **difficult**. Please refer to Figure 15.

Figure 15
During CHIP’s renewal and enrollment process, DOCUMENTATION was requested, like pay stubs or other paperwork. In your opinion, was turning in this paperwork...?



When rating the process of completing CHIP forms, 64% said they considered the process of gathering and turning in paperwork to be **easy**, while 30% said they considered it to be **difficult**. Please refer to Figure 16.

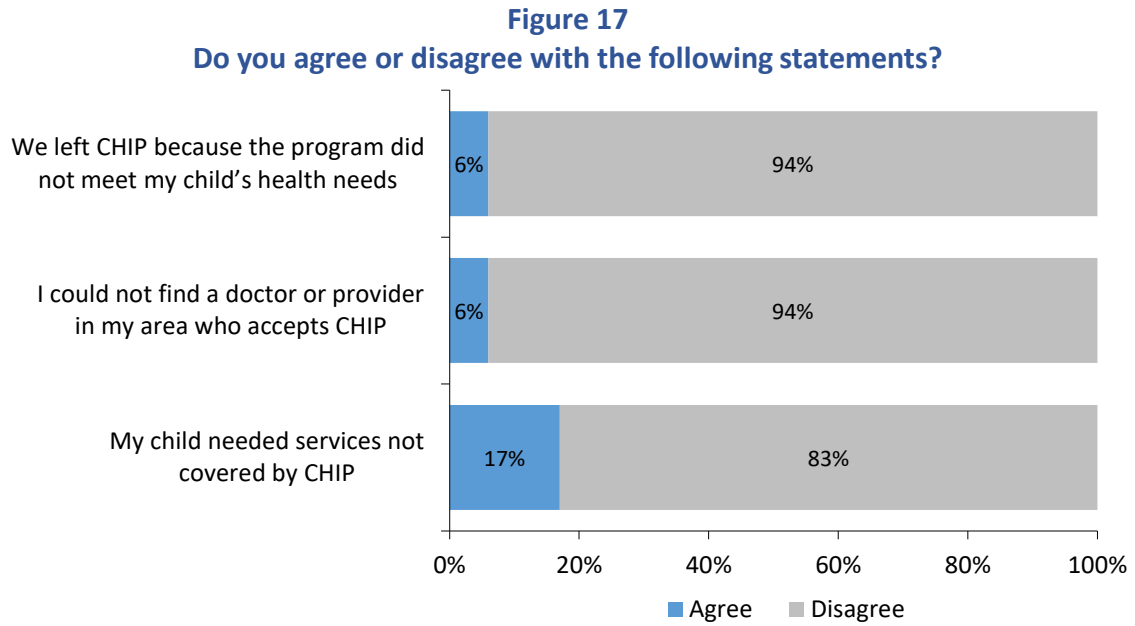


Children’s Health Needs

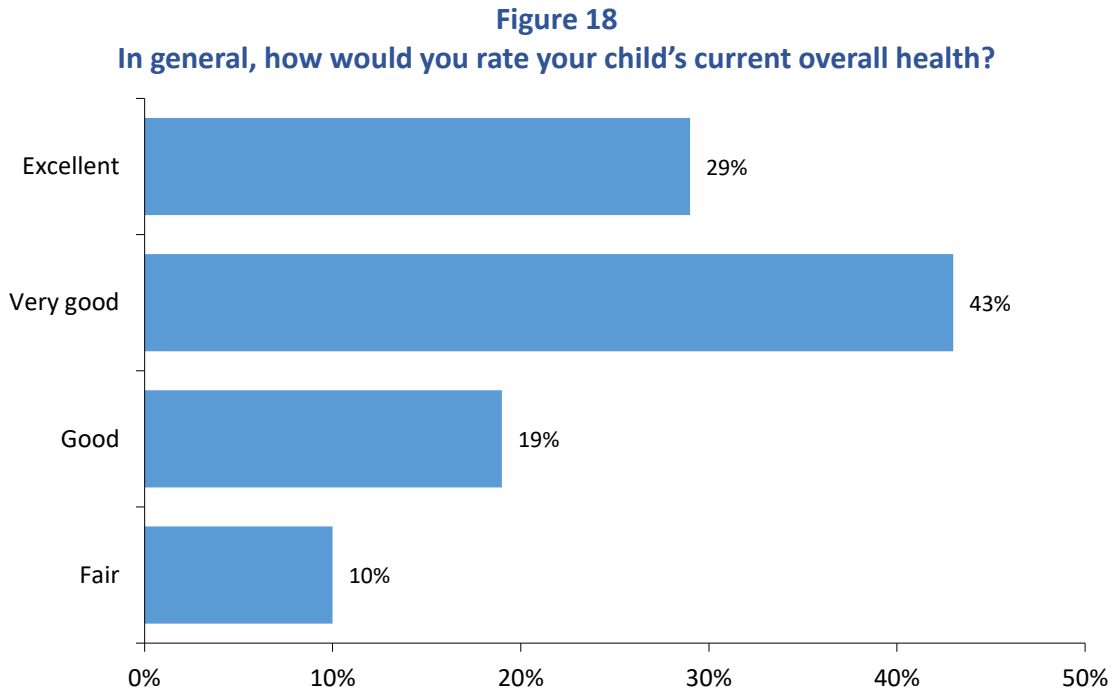
When asked about CHIP meeting their children’s health needs:

- ✓ 6% said they left CHIP because it **didn’t meet their needs**
- ✓ 6% said they **couldn’t find a doctor** in their area that accepted CHIP
- ✓ 17% said their children **needed services not covered by CHIP**

Please see Figure 17 for further details.

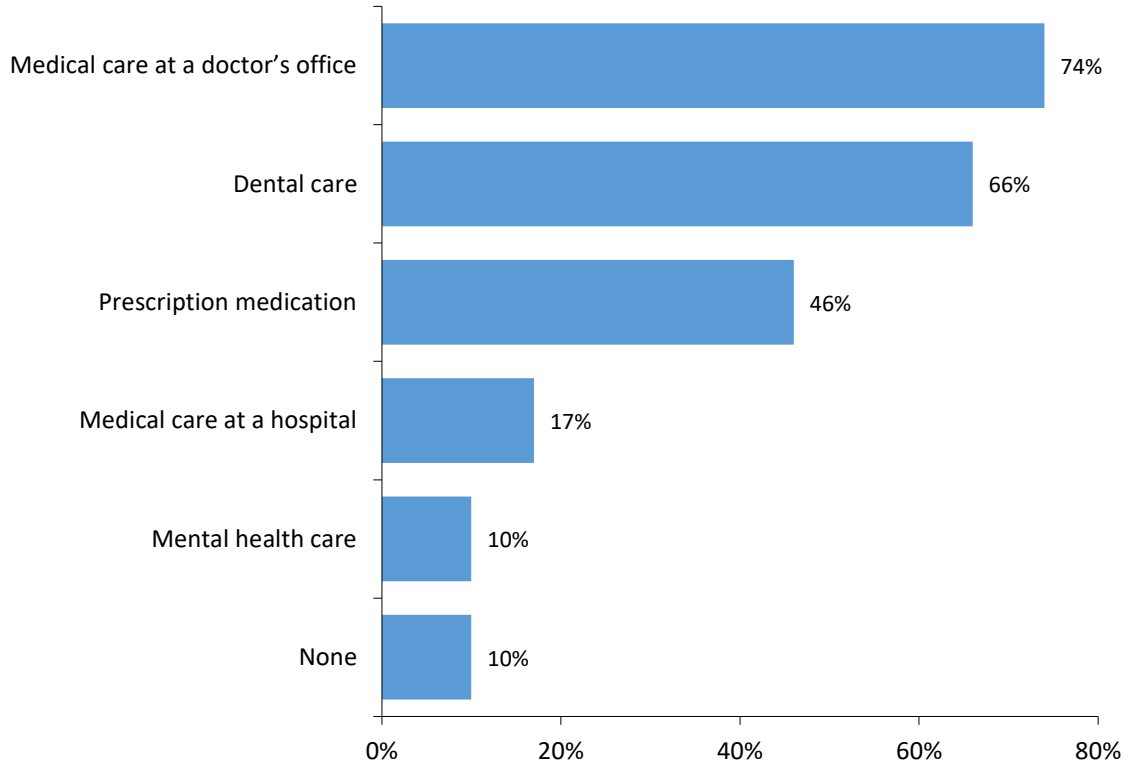


As Figure 18 illustrates, respondents most frequently said their children are in **very good** (43%) or **excellent** health (29%).



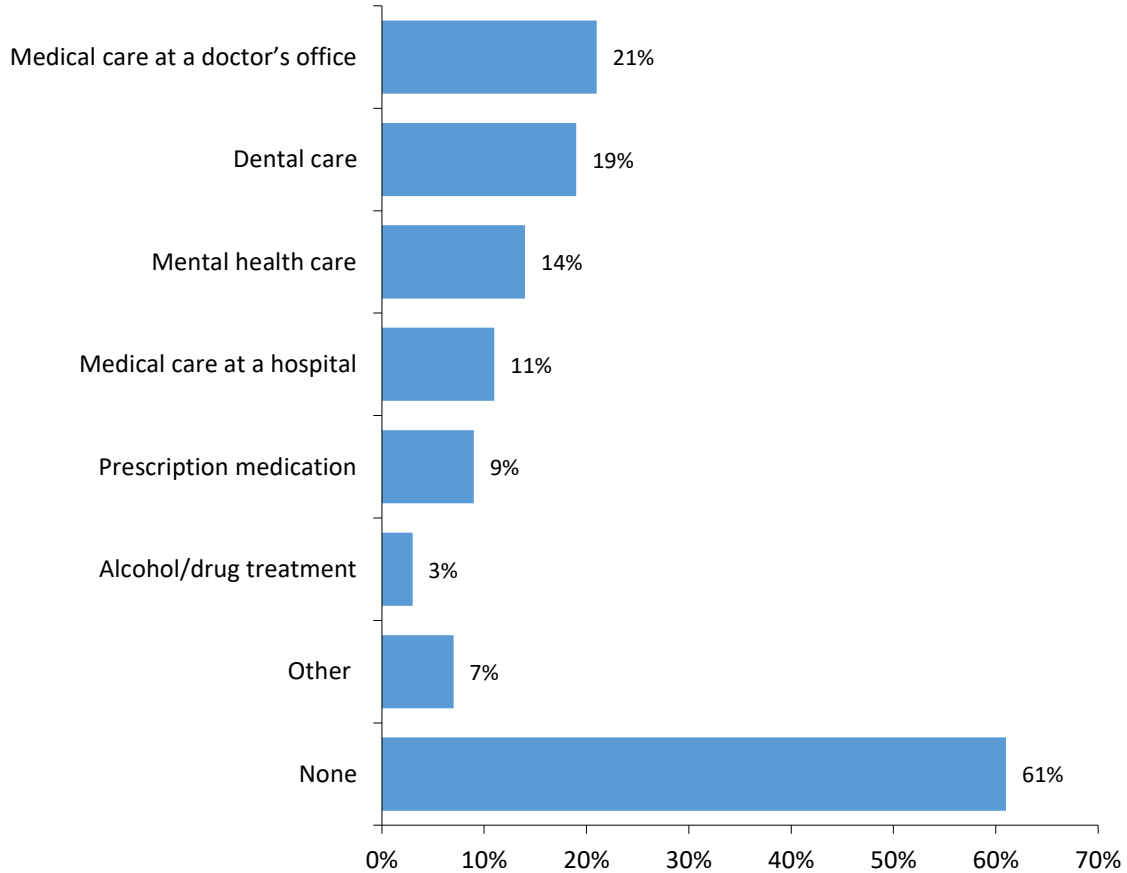
When asked about the healthcare their children have received since leaving CHIP, 74% said they have **visited a doctor's office**, while 66% said they have had **dental care**, and 46% said they have received **prescription medication**. Please refer to Figure 19.

Figure 19
Since your child left CHIP, which of the following types of healthcare has your child received?



As Figure 20 illustrates, 61% of respondents said their children have not needed healthcare they didn't receive since leaving CHIP. However, approximately one-fifth of respondents *each* said they have not been able to receive medical care **at a doctor's office** (21%) or **from a dentist** (19%).

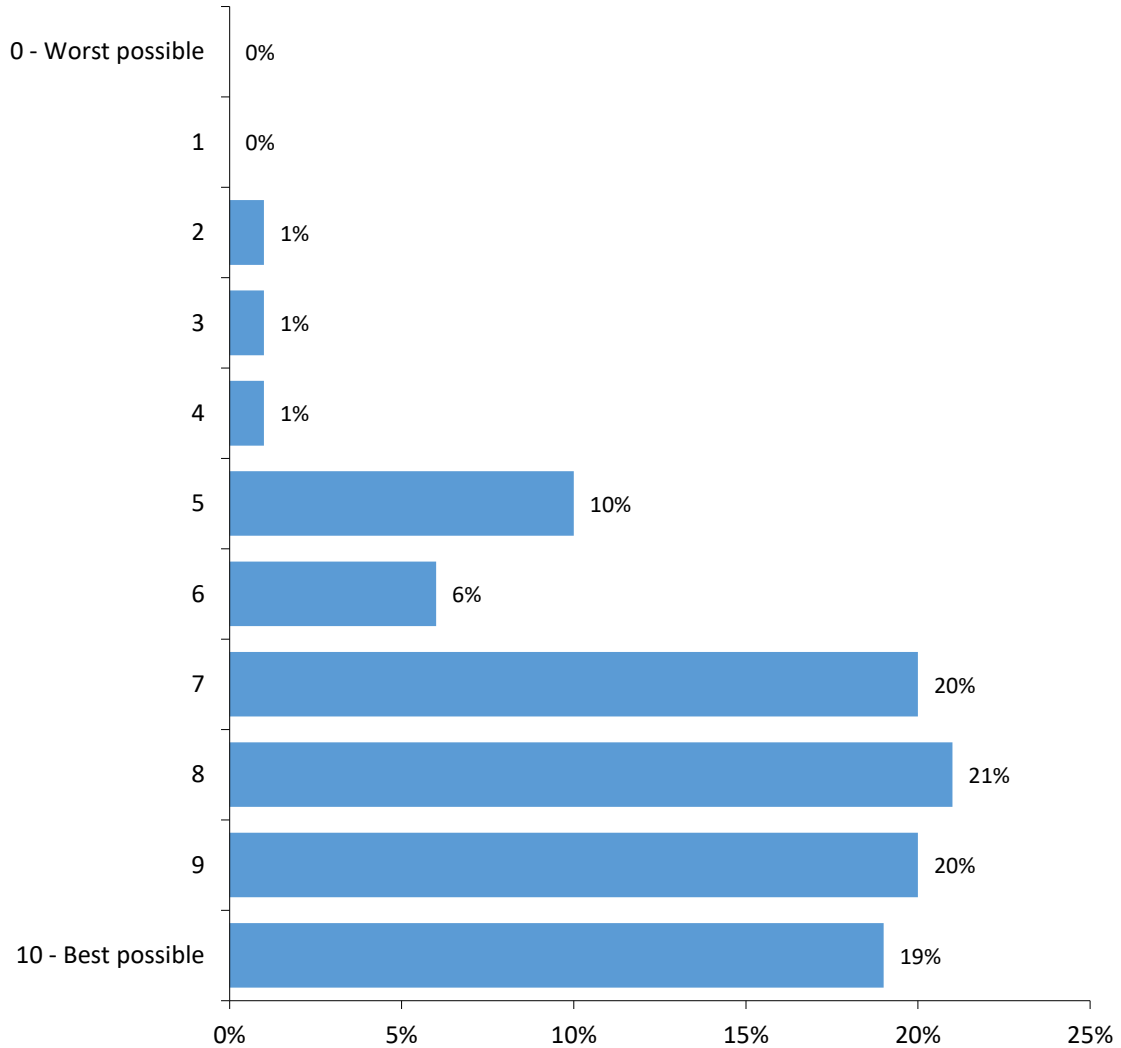
Figure 20
Since your child left CHIP, which of the following types of healthcare has your child needed, but not received?



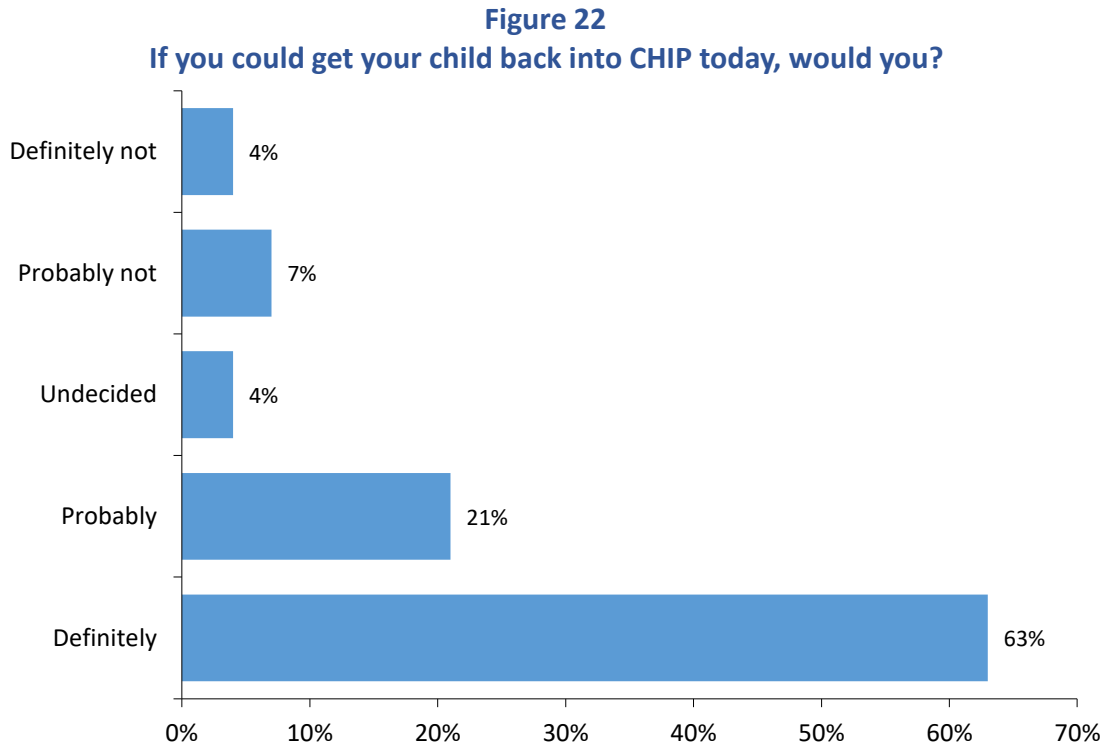
CHIP Program Perceptions

When rating their impression of CHIP, 60% of respondents gave a rating of **8 or higher** on the 0-to-10 rating scale. On average, respondents gave an average mean rating of **7.74**, a median rating of **8.00**. Please see Figure 21 for further details.

Figure 21
Using a scale of 0 to 10, where 0 is the worst possible and 10 is the best possible, how would you rate CHIP?

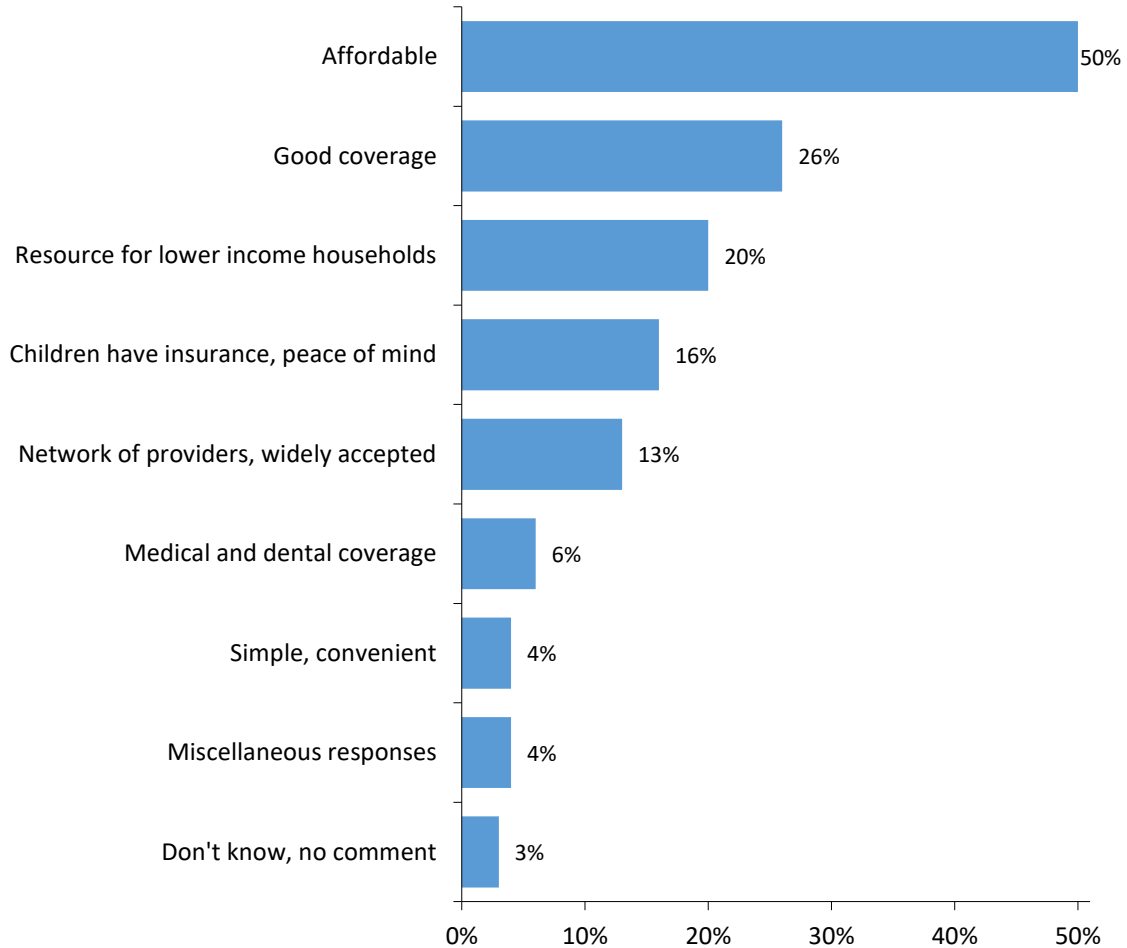


As Figure 22 illustrates, 63% of respondents said they would **definitely** get their children back on CHIP today if possible.



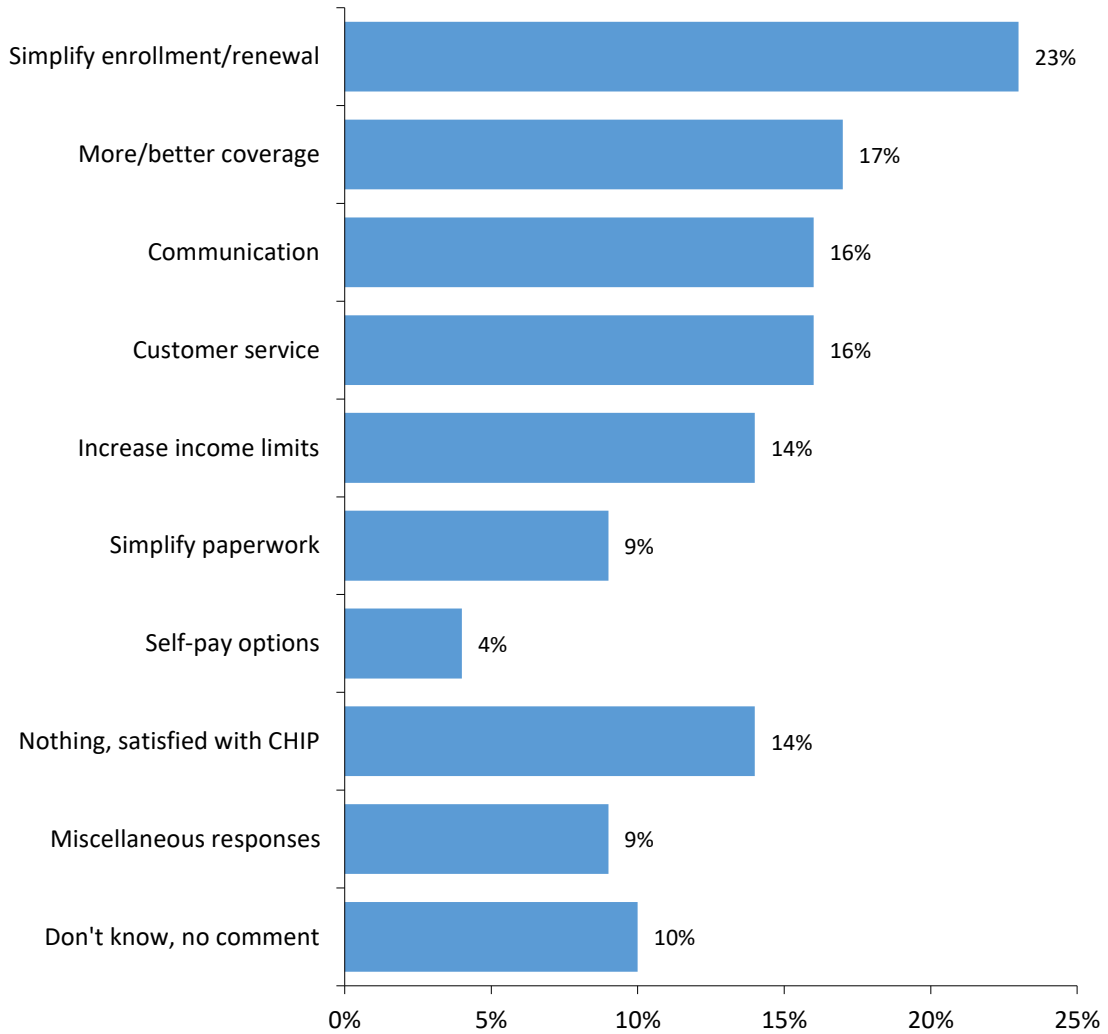
As Figure 23 illustrates, respondents most frequently said the best thing about CHIP is its **affordability** (50%), followed by **coverage** (26%). For a categorized list of verbatim responses to this open-ended Question, please see Appendix B.

Figure 23
In your opinion, what is the best thing about CHIP?



When asked what CHIP can improve, respondents (23%) most frequently said the **enrollment and renewal process needs to be simplified**. For further details, see Figure 24. For a categorized list of verbatim responses to this open-ended Question, please see Appendix C.

Figure 24
What does CHIP need to improve?



APPENDIX A: SURVEY RESULTS

SECTION 1: WHY DISENROLLED?

1. From your point of view, which of the following describe the reasons your child is no longer enrolled in CHIP? *Please select all that apply.*

| | n=70 | % |
|---|------|-----|
| My household income exceeded the CHIP eligibility limits | 40 | 57% |
| My child has other health insurance now | 16 | 23% |
| I did not complete the renewal process | 7 | 10% |
| I did not think my child qualified for CHIP | 6 | 9% |
| The program took my child off but I am not sure why | 6 | 9% |
| My child qualified for Medicaid | 2 | 3% |
| My child was too old for CHIP | 2 | 3% |
| I decided I did not want or need to have my child in CHIP anymore | 0 | 0% |
| My child has re-enrolled in CHIP | 0 | 0% |
| Other (specify) | 5 | 7% |

(For a list of verbatim ‘other’ responses, see Appendix D.)

2. What is the current status of your child’s health coverage?

| | n=70 | % |
|--|------|-----|
| My child now has health insurance provided by my employer or another parent’s employer | 24 | 34% |
| My child is now enrolled in a health plan on healthcare.gov (federal health insurance marketplace) | 22 | 31% |
| My child is uninsured | 15 | 21% |
| I, or someone else, purchased private health insurance for my child from some other source | 3 | 4% |
| My child now has Medicaid | 2 | 3% |
| Other (specify) | 4 | 6% |

(For a list of verbatim ‘other’ responses, see Appendix D.)

3. Ask if NOT 'I did not complete the renewal process' in Q1: The CHIP program requires that families must renew eligibility every year. Did you complete the CHIP renewal for your child this year?

| | n=63 | % |
|-----|------|-----|
| Yes | 34 | 54% |
| No | 29 | 46% |

4. If 'I did not complete the renewal process' in Q1 or 'no' in Q3: Which of the following describe WHY you did not complete your renewal? Please select all that apply.

| | n=36 | % |
|--|------|-----|
| I did not need to have my child in CHIP anymore | 11 | 31% |
| I never received renewal documents from DWS | 11 | 31% |
| My household income exceeded the CHIP eligibility limits | 6 | 17% |
| I did not get around to doing the paperwork | 4 | 11% |
| The paperwork was too difficult to complete | 4 | 11% |
| I did not have the required documents to complete the review | 1 | 3% |
| I did not want to have my child in CHIP anymore | 0 | 0% |
| Other (specify) | 4 | 11% |

(For a list of verbatim 'other' responses, see Appendix D.)

SECTION 2: FINANCIAL ISSUES

This next question is about your copayments. Copayments (or copays) are the payments you make to a doctor or other provider for healthcare for your child.

5. When your child was on CHIP, did you pay a copay for services?

| | n=70 | % |
|--------------|------|-----|
| Yes | 49 | 70% |
| No | 12 | 17% |
| Don't recall | 9 | 13% |

6. *If 'yes' to Q5:* In your opinion, were your copays...?

| | n=49 | % |
|------------------------|------|-----|
| Too much | 8 | 16% |
| About the right amount | 41 | 84% |

7. *If 'yes' to Q6:* Did the copay prevent you from getting your child the care that he or she needed?

| | n=8 | % |
|-----|-----|-----|
| Yes | 5 | 62% |
| No | 3 | 38% |

The next two questions are about deductibles. A deductible is the amount you pay at a hospital or other facility before CHIP can pay the rest of the bill.

8. Did you ever pay a deductible while on CHIP?

| | n=70 | % |
|-----|------|-----|
| Yes | 28 | 40% |
| No | 42 | 60% |

9. *If 'yes' to Q8:* In your opinion, was the deductible...?

| | n=28 | % |
|------------------------|------|-----|
| Too much | 9 | 32% |
| About the right amount | 19 | 68% |

SECTION 3: CUSTOMER SERVICE

10. The last time you applied to CHIP, how long did you have to wait to hear back from the Department of Workforce Services (DWS) about your child’s enrollment?

| | n=70 | % |
|----------------------|------|-----|
| Same day or next day | 2 | 3% |
| Less than 2 weeks | 28 | 40% |
| 2 to 4 weeks | 18 | 26% |
| More than one month | 8 | 11% |
| Don't recall | 14 | 20% |

11. Last year, did you call or write to the CHIP program with a complaint or problem?

| | n=70 | % |
|-----|------|-----|
| Yes | 12 | 17% |
| No | 58 | 83% |

12. If ‘yes’ to Q11: How long did it take for CHIP to resolve your complaint?

| | n=12 | % |
|---|------|-----|
| Same day | 3 | 25% |
| 2 to 7 days | 3 | 25% |
| 8 to 14 days | 2 | 17% |
| More than 14 days | 1 | 8% |
| I am still waiting for it to be settled | 0 | 0% |
| Don't recall | 3 | 25% |

13. Thinking back to when you first enrolled your child in CHIP, was the **ENROLLMENT PROCESS**...?

| | n=70 | % |
|--------------------|------|-----|
| Very easy | 7 | 10% |
| Somewhat easy | 28 | 40% |
| Somewhat difficult | 19 | 27% |
| Very difficult | 11 | 16% |
| Don't recall | 5 | 7% |

14. Thinking about CHIP's **RENEWAL PROCESS**, was it...?

| | n=70 | % |
|--------------------|------|-----|
| Very easy | 6 | 9% |
| Somewhat easy | 32 | 46% |
| Somewhat difficult | 14 | 20% |
| Very difficult | 9 | 13% |
| Not applicable | 6 | 9% |
| Don't recall | 3 | 4% |

15. During CHIP's renewal and enrollment process, **DOCUMENTATION** was requested, like pay stubs or other paperwork. In your opinion, was turning in this paperwork...?

| | n=70 | % |
|--------------------|------|-----|
| Very easy | 8 | 11% |
| Somewhat easy | 32 | 46% |
| Somewhat difficult | 21 | 30% |
| Very difficult | 8 | 11% |
| Don't recall | 1 | 1% |

16. When thinking about the **FORMS** provided by DWS to renew or enroll in coverage, was filling out the forms...?

| | n=70 | % |
|--------------------|------|-----|
| Very easy | 8 | 11% |
| Somewhat easy | 37 | 53% |
| Somewhat difficult | 14 | 20% |
| Very difficult | 7 | 10% |
| Don't recall | 4 | 6% |

SECTION 4: CHILD’S HEALTH

17. Do you agree or disagree with the following statements?

We left CHIP because the program did not meet my child’s health needs

| | n=70 | % |
|----------|------|-----|
| Agree | 4 | 6% |
| Disagree | 66 | 94% |

I could not find a doctor or provider in my area who accepts CHIP

| | n=70 | % |
|----------|------|-----|
| Agree | 4 | 6% |
| Disagree | 66 | 94% |

My child needed services not covered by CHIP

| | n=70 | % |
|----------|------|-----|
| Agree | 12 | 17% |
| Disagree | 58 | 83% |

18. In general, how would you rate your child’s current overall health?

| | n=70 | % |
|-----------|------|-----|
| Excellent | 20 | 29% |
| Very good | 30 | 43% |
| Good | 13 | 19% |
| Fair | 7 | 10% |
| Poor | 0 | 0% |

19. Since your child left CHIP, which of the following types of healthcare has your child **received**? Please select all that apply.

| | n=70 | % |
|-----------------------------------|------|-----|
| Medical care at a doctor's office | 52 | 74% |
| Dental care | 46 | 66% |
| Prescription medication | 32 | 46% |
| Medical care at a hospital | 12 | 17% |
| Mental health care | 7 | 10% |
| Alcohol/drug treatment | 0 | 0% |
| Other (specify) | 0 | 0% |
| None | 7 | 10% |

20. Since your child left CHIP, which of the following types of healthcare has your child **needed, but not received**? Please select all that apply.

| | n=70 | % |
|-----------------------------------|------|-----|
| Medical care at a doctor's office | 15 | 21% |
| Dental care | 13 | 19% |
| Mental health care | 10 | 14% |
| Medical care at a hospital | 8 | 11% |
| Prescription medication | 6 | 9% |
| Alcohol/drug treatment | 2 | 3% |
| Other (specify) | 5 | 7% |
| None | 43 | 61% |

(For a list of verbatim 'other' responses, see Appendix D.)

SECTION 5: CHIP PROGRAM

21. Using a scale of 0 to 10, where 0 is the worst possible and 10 is the best possible, how would you rate CHIP?

| | n=70 | % |
|--------------------|------|-----|
| 0 - Worst possible | 0 | 0% |
| 1 | 0 | 0% |
| 2 | 1 | 1% |
| 3 | 1 | 1% |
| 4 | 1 | 1% |
| 5 | 7 | 10% |
| 6 | 4 | 6% |
| 7 | 14 | 20% |
| 8 | 15 | 21% |
| 9 | 14 | 20% |
| 10 - Best possible | 13 | 19% |
| <i>Mean</i> | 7.74 | |
| <i>Median</i> | 8.00 | |

22. If you could get your child back into CHIP today, would you?

| | n=70 | % |
|----------------|------|-----|
| Definitely not | 3 | 4% |
| Probably not | 5 | 7% |
| Undecided | 3 | 4% |
| Probably | 15 | 21% |
| Definitely | 44 | 63% |

23. In your opinion, what is the **best thing** about CHIP?

| Coded for All Mentions | n=70 | % |
|--|------|-----|
| Affordable | 35 | 50% |
| Good coverage | 18 | 26% |
| Resource for lower income households | 14 | 20% |
| Children have insurance, peace of mind | 11 | 16% |
| Network of providers, widely accepted | 9 | 13% |
| Medical and dental coverage | 4 | 6% |
| Simple, convenient | 3 | 4% |
| Miscellaneous responses | 3 | 4% |
| Don't know, no comment | 2 | 3% |

(For a list of categorized verbatim responses, see Appendix B.)

24. What does CHIP need to **improve**?

| Coded for All Mentions | n=70 | % |
|------------------------------|------|-----|
| Simplify enrollment/renewal | 16 | 23% |
| More/better coverage | 12 | 17% |
| Communication | 11 | 16% |
| Customer service | 11 | 16% |
| Increase income limits | 10 | 14% |
| Nothing, satisfied with CHIP | 10 | 14% |
| Simplify paperwork | 6 | 9% |
| Self-pay options | 3 | 4% |
| Miscellaneous responses | 6 | 9% |
| Don't know, no comment | 7 | 10% |

(For a list of categorized verbatim responses, see Appendix B.)

That completes our survey. Thank you for your time and feedback! For more information about the Children's Health Insurance Program or this survey, please call 1-866-608-9422.

APPENDIX B: IN YOUR OPINION, WHAT IS THE BEST THING ABOUT CHIP?

Affordable (28) 40%

- Affordability (2)
- Affordable and good coverage
- Affordable coverage for a single-parent household that doesn't receive child support.
- Affordable healthcare
- Copay
- Cost
- Cost and coverage
- It was cheap.
- It was cheaper than what I'm paying for now.
- It was free.
- It's affordability!!! It gave me great peace of mind. I wish we could have my kids on it still as it provided better coverage than their current insurance.
- Its affordable price is what the American people ought to be paying. It was great insurance.
- It's affordable. It provides great coverage for children, with less hassle than traditional insurance.
- It's inexpensive and had great preventative care.
- It's the best economically.
- Low copays, coverage
- Low cost (2)
- Low cost for children who do not qualify for regular Medicaid
- Low deductible and excellent coverage
- Low monthly cost for insurance
- Low to no premium
- Not having to pay much extra
- One time payments!
- Small copays and no deductible
- The low cost copayments and annual fees.
- The lower premiums for struggling families.

Children had insurance, peace of mind (10) 14%

- Good to have something rather than nothing
- Having health coverage for your kids
- I didn't have to worry about my health coverage for my kids because I knew my kids were in good hands.
- I had insurance.
- It makes me feel safety for my child and me - both regarding health and finances.
- It's insurance.
- Knowing that my son had insurance if he needed to use it, low cost
- Medical attention
- Not worrying about going to the doctors
- They help us receive medical services for those of us who do not have any. That they speak Spanish, and they put an assistant to help people who speak Spanish apply.

Good coverage (8) 11%

- Coverage (2)
- Fantastic coverage, easy to find doctors who accept it
- Great benefits
- It covers mostly everything.
- Pharmacy benefits
- The benefits they provide to families with few resources.
- The health coverage is great.

Network of providers, widely accepted (8) 11%

- Coverage is accepted at most places, low cost
- Everywhere that CHIP can cover everything that my child needs.
- Found a new pediatric dentist. He was so great, we've stuck with him. Also, due to COVID, we didn't have copays. That was nice. There are times I don't have any money for a copay so my kids don't go to the doctor.
- Health insurance for kids when a family couldn't afford it or their jobs don't offer it.
- I've never had a doctor NOT accept CHIP.
- Network of providers
- The one doctor I go to accepts CHIP.
- The wide range of providers they have.

Resource for lower income households (8) 11%

- Helping families afford medical bills
- Helping with medical bills
- It helped us out financially when we needed it.
- It helps families that are trying to work towards a future where CHIP isn't needed.
- It helps families with lower income. Great prices, also
- It helps single parents who could use the extra help.
- It really helps family when already struggling with money.
- It's nice for families that don't have employers that pay insurance.

Medical and dental coverage (2) 3%

- Dental exams were included.
- I could get medical and dental care for my child through one service, and it didn't break the bank.

Simple, convenient (2) 3%

- Easy
- For the most part, everything is simple. We didn't have too many big medical needs so everything was usually straightforward and no hassle.

Miscellaneous responses (2) 3%

- I saw they truly care about the wellbeing of our children. Making it affordable to visit the doctor whenever needed. Including dental. Huge benefits!
- SelectHealth

Don't know, no comment (2) 3%

- No comment
- Not applicable

APPENDIX C: WHAT DOES CHIP NEED TO IMPROVE?

Simplify enrollment/renewal (13) 19%

- Enrollment and renewal process. Answering phones and being helpful instead of redirecting back to the website/hanging up after you waited on hold... sometimes for more than an hour.
- Enrollment and verifying paperwork was very time consuming, lots of back and forth.
- Improve the renewal process and timelines, and places to do CHIP with dental.
- It seemed like too many different entities were involved causing confusion at times with firms and eligibility.
- Make the application and renewal process much easier - especially for self-employed families.
- Renewal process
- Signing up; I am a college graduate with lots of technology experience, but I was confused at the process multiple times.
- Take away the 90-day waiting period. If your family size changes or your income changes and you qualify for CHIP, you should be able to put your child on CHIP immediately and not have to have them uninsured for 90 days. Health insurance premiums are very expensive and being able to insure your children with great coverage at an affordable price is peace of mind.
- The application process for self-employed people. Waiting on hold for hours to discover they don't know how to help you.
- The enrollment process
- The requirements
- Very difficult to apply/renew when owning a business, even if I qualify. Signed up for paperless, but website defaults were set to never send me any notices.
- When enrolling and renewing, it isn't always clear if we were eligible or not; and the income threshold limits are too low on average.

Nothing, satisfied with CHIP (10) 14%

- I am not sure they really need to improve a whole lot. I just need to make a lot more money. I am grateful for having them while we have been in poverty income levels the last seven years with kids.
- I can't think of anything right now.
- I can't think of anything.
- Nothing (5)
- Nothing that I can think of, it was a great program.
- Nothing, everything is good for me.

Increase income limits (9) 13%

- Acceptance rates. Insurance is crazy. Also, what it covers on dental and mental health.
- Giving options to single parents that do not receive child support. Everything is so expensive that checks after taxes are not enough to even cover a full price of health insurance. CHIP should consider monthly income after taxes as that's the actual money being used to cover expenses at home. I wouldn't mind paying a small and more reasonable monthly payment, but it's too much for me to pay for two kids that have asthma with a premium of \$700 per month. I just can't afford that as I am a single parent and my kids' dad just disappeared from their life.
- Income limits should be higher based on the current cost of living.
- Increase the threshold

- Maybe the cut off on a single parent's income. I feel like it should be a little higher to be a little more accessible, but that is just my opinion.
- Possibly help others who are slightly above the income limit.
- Take inflation into account. Raise income limits to qualify. It's silly to work more to make more money if that money will just be used to pay for insurance because you no longer qualify.
- The income limits; minimal amounts make it so you don't qualify.
- The qualifications on monthly gross and annually income.

More/better coverage (8) 11%

- Braces
- Covering ADHD medication
- I wish the gum graft that my son really needed was covered.
- It needs to cover more. I took my daughter to physical therapy for her knee that the doctor ordered and it was not covered at all. I could not afford for her to go, so she couldn't get the treatment she needed.
- More benefits
- More coverage
- More dental coverage with dentists in the area, more people on the network
- More doctors on the program!

Communication (7) 10%

- A couple of years ago I had contradictory info about some dental work my child needed. I was told it'd be covered because it was a medical necessity but after the procedure it was denied and I was left with the bill and it wasn't cheap. That's my only complaint and maybe the only thing that may need improvement is direct and correct upfront info. I didn't fight it, but I probably could have, but it seemed like a headache. Maybe that, too; easier ways to discuss a claim and possibly fight for coverage.
- Communication about renewal
- Communication that when a child turns 18 they no longer qualify, despite still being a senior in high school and living at home. The caseworker verified that letters were to be sent out, but my account showed no letters being sent. Because of COVID, my son was still on CHIP until he was 19. It wasn't until my next child turned 18 and was still in high school that we realized they had both been dropped from CHIP. Neither qualifies for Medicaid.
- Communication through various methods. My husband and I both received pay raises without knowing. We have to search online to see our pay stubs and we hadn't checked for a while. Notifications and updates are only sent through the Utah ID website which is frustrating to use. I would recommend sending an email or text message in addition. We aren't notified that we even have a new message on the website.
- Communication with families
- Electronic communication! I did not receive the email telling me I had a notice to read in the online account. Previous to this incident I had ALWAYS received emails about notices to read in the online account. A decision had been made on our review, but I only found out because after waiting so long I decided to check the online account. I discovered the notification and found out our children would be losing CHIP coverage in only two more days. I didn't even know why, but I had to immediately find a plan on healthcare.gov for them.
- The only real issues were often in some of the online communication. It was often hard to figure out what was needed or to navigate the website, but I was always able to call and get support.

Calling often had long wait times unfortunately, so an online chat tool would be really nice for common questions and concerns.

Simplify paperwork (5) 7%

- All the required paperwork and when it is needed by. It isn't ADHD friendly at all.
- Easier way to submit paperwork
- Having to have my husband fill out an insurance form from work every single renewal period was the most difficult part because the HR department where he worked was a joke and they had to fill out the form and give it back to him. It was like pulling teeth to get them to do it. And nothing had changed between the years. Otherwise CHIP is amazing!!!
- More clear on paperwork - it was hard to figure out some terms, it was asking about employer's insurance.
- Paperwork process

Customer service (4) 6%

- Customer service. In my last renewal with my daughter who is autistic, they told me that they would send me to a psychologist to evaluate her. It mattered because Medicare covered her meds.
- Having employees who are more helpful
- Making sure that the representatives read all notes thoroughly before giving information regarding a case. I was told I was losing CHIP, then when I called I was told everything was good and come to find out I lost CHIP and wasn't able to put enough money away to pay insurance for her and I for the year. It was very frustrating.
- Therapy for kids is a joke. CHIP would send me to one place saying for certain they accepted it when they didn't, then that place would send me somewhere else to which it was a big circle and no one knew what was going on and didn't bother to communicate. I was told only one place was allowed to even touch my child's insurance, no one else was allowed. Then when I tried, nope, not accepted. So, I honestly don't know why CHIP is so against play therapy for helping kids. I couldn't get my child into any dentist anywhere until she came off CHIP because no one would accept her because of her insurance.

Self-pay options (2) 3%

- Offer a program where families cannot afford not having children uninsured. Possibly where families can pay a higher copay instead of disqualify them.
- Out of pocket pay!

Miscellaneous responses (5) 7%

- A better website/phone system to get answers to questions
- Not have DWS do your eligibility and application process. They have horrible customer service, communication delivery, and don't care about the people they serve. They're the worst.
- Pre-authorizations
- Some of the payments were confusing to know when they were due.
- The specialist copay was way too high for me to afford.

Don't know, no comment (7) 10%

- I don't know. (3)
- I'm not sure. (2)
- No comment (2)

APPENDIX D: 'OTHER' RESPONSES

From your point of view, which of the following describe the reasons your child is no longer enrolled in CHIP?

- Even as a single mom with 100% financial responsibility for my son, Utah felt I was no longer qualified to keep him on which was a bummer.
- I'm a single parent and not qualifying for CHIP has left my kids without insurance because health insurance is too expensive for me to pay.
- I'm trying to re-enroll. I wasn't notified that it was time to renew.
- My children were removed, but I was not notified due to a website glitch.
- We make \$300 over the income limit, that amount and more goes right back into paying for health and dental for them.

What is the current status of your child's health coverage?

- In the process of getting back into CHIP coverage
- My child is employed and has health insurance thro
- No comment
- We no longer have dental and cannot afford it.

Which of the following describe WHY you did not complete your renewal?

- I don't qualify.
- I got disqualified in 2022, so why would I reapply in 2023?
- I got insurance through a work place.
- I was told I no longer qualified.

Since your child left CHIP, which of the following types of healthcare has your child needed, but not received?

- Autism specialists
- Our doctor of 8 years does not accept the SelectHealth Signature plan through Healthcare.gov. We missed the last well check and need to jump through the hoops to find a new provider.
- They have an upcoming dentist appointment, but our current insurance will only cover yearly cleaning and nothing else.
- Vision
- Wisdom tooth removal