CDSS Churn Reporting Update

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Current status

▶ Consortia provide quarterly churn reports via a SIRFRA request

▶ Problematic because:

   ▶ Data is inconsistent between consortia:

      ▶ weak definitions in the original SIRFRA request?

      ▶ Differences in program practice?

   ▶ Reports are slow to come in

   ▶ SIRFRA are not intended for regular ongoing reporting

   ▶ Data doesn't cover many important churn-related metrics

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What have we learned about how to measure CalFresh Churn?

What is churn?

How do we measure it?

Can we diagnose it?

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Why measure CalFresh churn?

Goal 1: Maximize Impact of CalFresh to Improve Food Security

- Clients who continue to be eligible for benefits continue to receive them by successfully completing reporting requirements (SAR7 & RRR). Can be achieved when clients:
  - Know the report is due.
  - Understand how to fill in the report correctly, and where/how to send it.
  - Are only required to provide verification documents that are truly needed.
  - Easily schedule and complete interviews at a time that is convenient.
  - Easily provide signature or other missing information remotely.

Goal 2: Minimize avoidable work for the county and for the client

- Clients maintain CalFresh benefits by completing the SAR7 or RRR process, not by completing a new application for benefits. Can be achieved by:
  - Best case: Increasing % of SAR7s and RRRs that are successfully completed timely, and/or
  - Next best case: Increasing the % of SAR7s that are restored and benefits pro-rated.

Achieved by making improvements from Goal 1!

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Two categories of churn metrics reflect those two goals

1. "Renewal Churn" metrics:

   ► Looks at potential churners (cases with recert or SAR7 due)

      ► Do the cases stay on benefits?

      ► If not, why not?

      ► If not, do they return?

      ► How long does it take to return?

   Renewal churn is captured a little bit in current SIRFRA, but missing some important details that would help diagnose problem areas and assess impact of strategies to improve

2. "Applications from Churn" metrics:

   ► Looks at applications that had recent benefits as a portion of all applications

      ► What portion of applications being processed are those that recently received benefits?

      ► Did they have a recertification or SAR7 recently, or something else?

   Applications from churn is all that is currently included in the CalFresh Data Dashboard
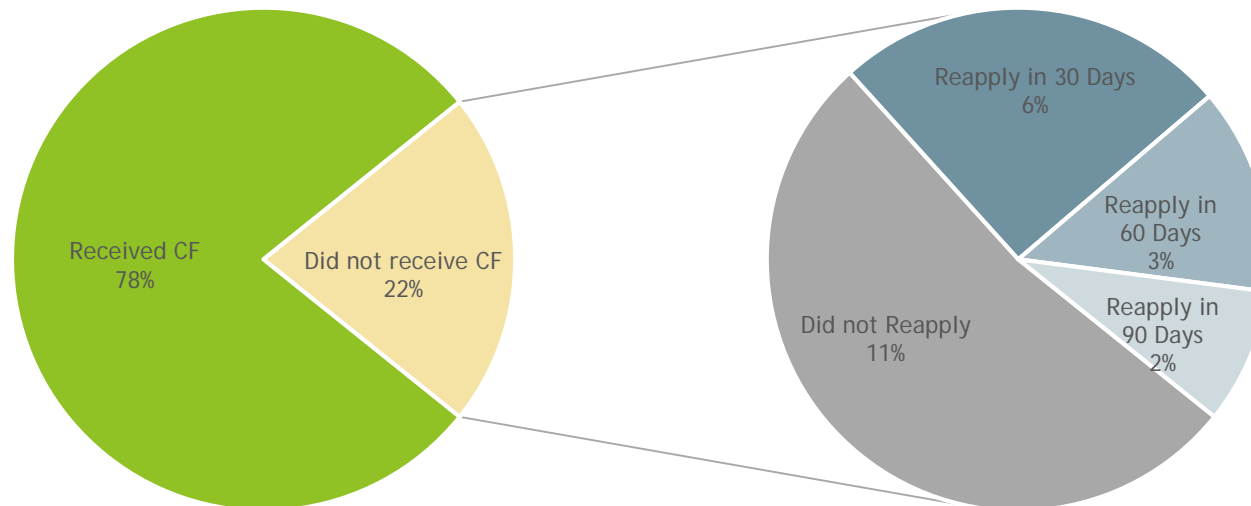
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Renewal Churn

What is CDSS measuring?

What else would be helpful?

Renewal Churn – what does CDSS currently measure? (example data from SIRFRA reports)

Cases with Recertification Due - Outcomes after 90 Days

Received CF
78%

Did not receive CF
22%

Reapply in 30 Days
6%

Reapply in
60 Days
3%

Reapply in
90 Days
2%

Did not Reapply
11%

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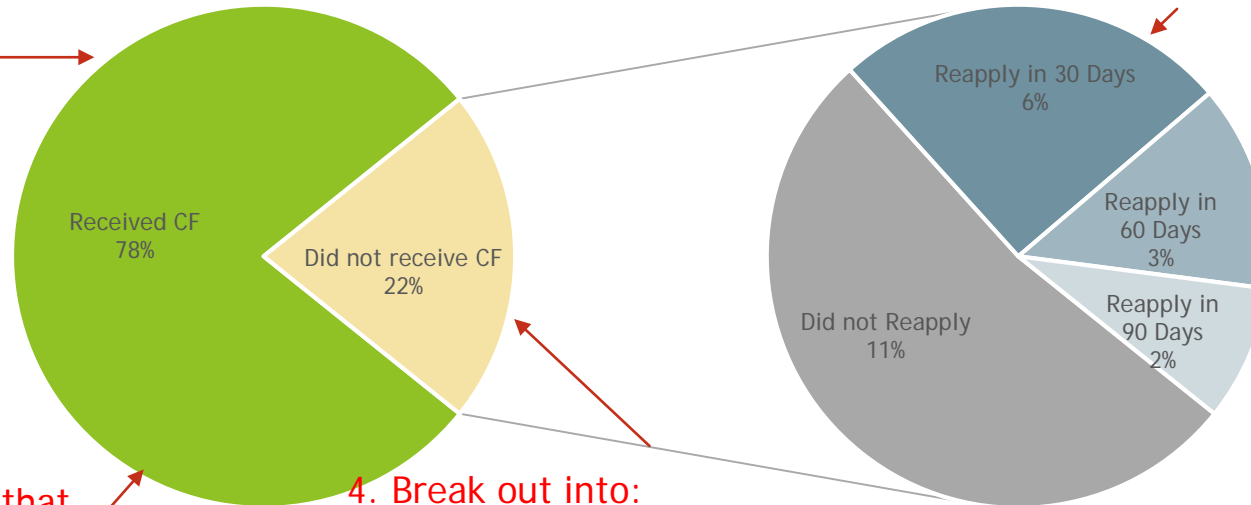FOOD BANK

What else would be helpful?

Cases with <u>Recertification</u> Due - Outcomes after 90 Days

1. Collect all the same information for cases with SAR7 due – create second set of charts.

2. Break out into those that completed report timely vs. restorations/rescissions

Restorations *may* be somewhat reflected in the DFA296 report in monthly terminations and "other approvals," but it's not certain that it what "other approvals" always are.

6. Estimated reapplication cost to clients and workers

Received CF 78%

Did not receive CF 22%

Reapply in 30 Days 6%

Reapply in 60 Days 3%

Reapply in 90 Days 2%

Did not Reapply 11%

3. Break out for cases that received churn reduction interventions (text reminders, robocalls, online reporting, e-sig, Work Number)

4. Break out into:
   a) determined ineligible
   b) Incomplete/not started
      i) never initiated reporting
      ii) initiated but didn't finish reporting (with detail, if possible)

5. All outcomes by key household/process characteristics

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1. SAR7 reporting is as big an opportunity for discontinuance as recertification. Forms and notification processes are different, though, so it is important to understand outcomes separately in order to know what to try to improve.

2. When benefits are restored, they are often pro-rated, which is a less desirable outcome for the client than timely completion with no interruption. Restorations and rescissions may also be a more complex process for the worker.
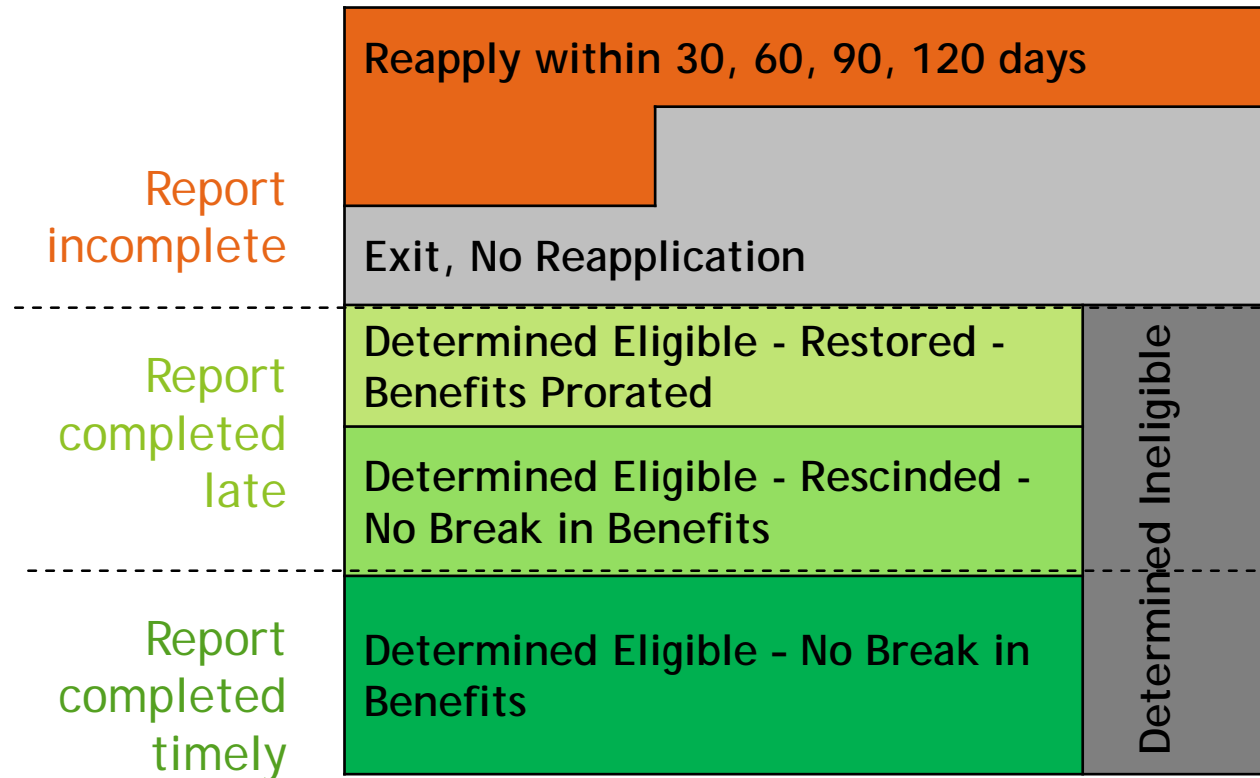
3. Do interventions lead to better outcomes?

4. Understanding whether clients are initiating the reporting process or not may help assess which parts of the process need reform. Identify differences in outcome by key household characteristics that may suggest targeted improvements.

5. A dataset that identifies each case with a report due and associated churn outcomes would be most valuable if it includes household or process characteristic that might suggest targeted improvements for population that have the most trouble completing reports.

6. Having a scale for lost benefits and unnecessary work time gives context for investments to make improvements.

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Another way to visualize outcomes for cases with a recertification or SAR7 due

Report incomplete	Reapply within 30, 60, 90, 120 days
	Exit, No Reapplication
Report completed late	Determined Eligible - Restored - Benefits Prorated
	Determined Eligible - Rescinded - No Break in Benefits
Report completed timely	Determined Eligible – No Break in Benefits

Determined Ineligible

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Renewal churn metrics are the most useful for assessing problem areas and identifying impact of efforts to fix.

The KEY to improving administrative churn is to achieve a high rate of cases receiving continued benefits in the following month.

What should the target be?

A "high" target rate may vary by county depending on:

- ▶ Economy: A strong overall or seasonal economy may result in

  1. More people with increased income, who may believe that they are not eligible, and choose not to complete SAR7 or RRR (note that some may actually still be eligible for reduced benefits)

  2. More cases with lower benefit levels to begin with, which may make completing onerous paperwork seems less "worth the effort." Streamlined renewal processing would mitigate this, however.

- ▶ Population differences: A caseload with households with fixed incomes may naturally have lower churn. A caseload with lower literacy levels may have higher churn.

Recertification Outcomes
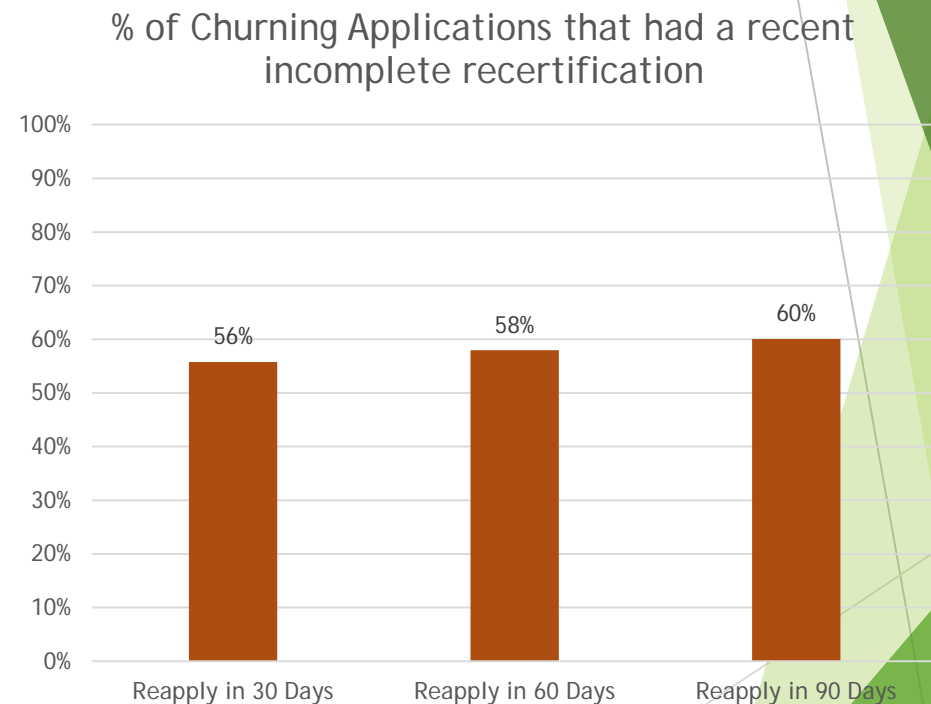March 2016 Report
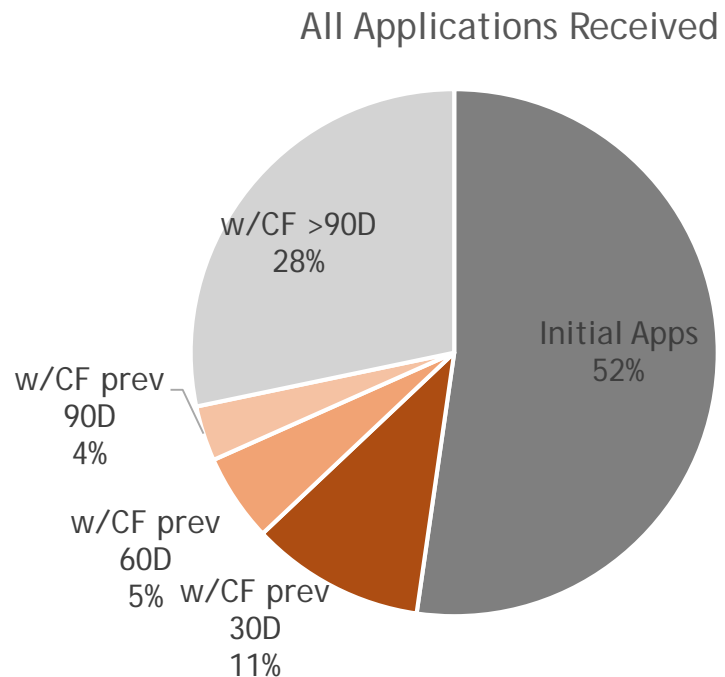

Max rate   85%   70%
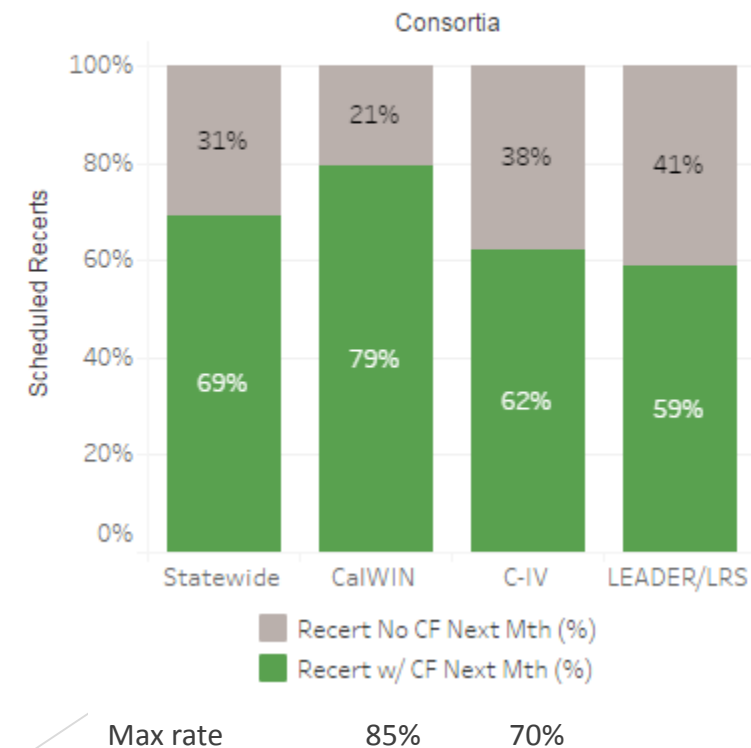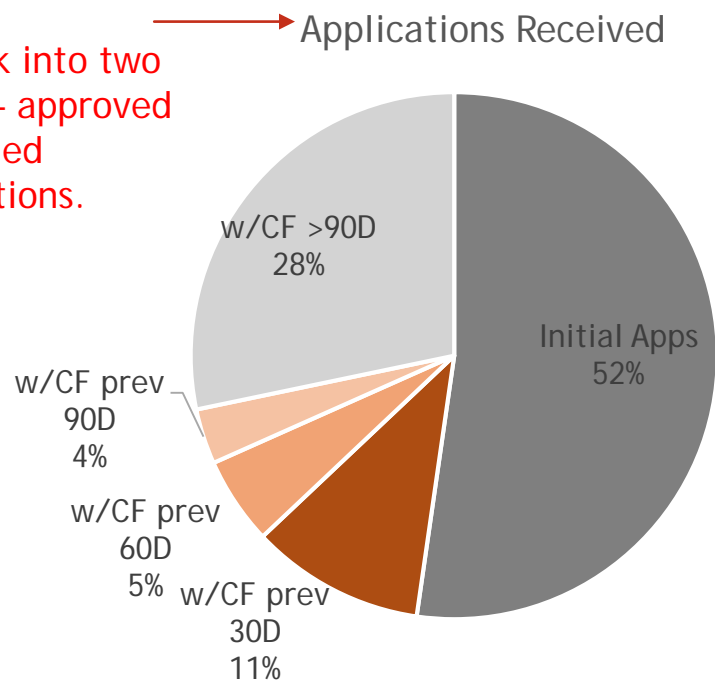
Applications from Churn

What is CDSS measuring?

What else would be helpful?

Applications from Churn – what in CDSS currently measuring? (example data from SIRFRA reports)

All Applications Received

- Initial Apps 52%
- w/CF >90D 28%
- w/CF prev 90D 4%
- w/CF prev 60D 5%
- w/CF prev 30D 11%

% of Churning Applications that had a recent incomplete recertification

- Reapply in 30 Days: 56%
- Reapply in 60 Days: 58%
- Reapply in 90 Days: 60%
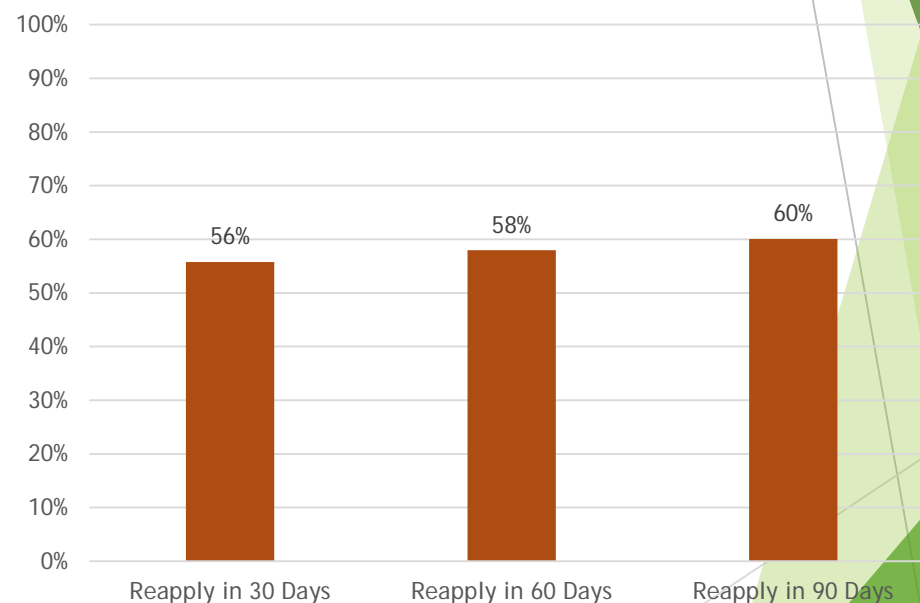
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Applications from Churn – what else might be helpful? (example data from SIRFRA reports)

1. Break into two groups – approved vs. denied applications.

Applications Received

- Initial Apps 52%
- w/CF >90D 28%
- w/CF prev 90D 4%
- w/CF prev 60D 5%
- w/CF prev 30D 11%

% of Churning Applications that had a recent incomplete recertification

	Reapply in 30 Days	Reapply in 60 Days	Reapply in 90 Days
%	56%	58%	60%

2. How many are due to incomplete SAR7?

3. Detailed case level dataset that includes these outcomes for each application along with key household characteristics.

"Applications from Churn" metrics help understand scale of avoidable work. BUT they are subject to many outside variables, it is difficult to set meaningful targets

▶ Formula for churn metrics included in data dashboard:

$$= \frac{\text{\# of applications with a 30/90 day break in benefits (all, or those with recent incomplete recert)}}{\text{Total \# of applications}}$$

Goal = low % due to decreased pool of continuing eligible people with incomplete reporting	Other reasons this % could be low or decrease over time – not related to procedural churn
People know they need to report and it's easy to get started.	Low CF participation rate means that a larger portion of applicants are new/initial applicants
SAR7/RRR process makes it easy to complete all required pieces, so they are able to successfully finish on time.	Outreach results in increased total # of applications
Easy restoration process if something goes wrong.	Economy declines - applications increase
	Application process is so difficult that no one wants to reapply
	Economy improves - people don't reapply because they have increased income that makes them think they are no longer eligible (or actually not eligible)

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Diagnostics for Churn – Other helpful metrics

- Average days from Notice of Expiration Certificate (NEC) to recertification date

- Connecting churn outcomes to application processing speed metrics

  - Faster application processing can reduce the number of cases that choose not to reapply after an incomplete report (reduces the number that feel that reapplying is not worth the effort).

Recommendations: CDSS should assess and improve churn outcomes by pursuing…

1. **A monthly churn report** to assess both renewal churn and applications from churn. Measures in that report should provide:

   ✓ Break outs for all outcomes by report type (SAR7 vs. Recert)

   ✓ Details about whether reports are timely, late, or incomplete.

   ✓ Detail about what portions of reporting were completed (if any) for incomplete reports.

   ✓ Figures on lost benefits from those with pro-rated and fully-interrupted benefits

   ✓ Break outs of application outcomes (denied vs. approved) for returning applicants.

2. **Transparent sharing of outcomes by posting those monthly reports publicly** with the other CalFresh reports on the CalFresh Data Tables page of CDSS' website.

3. **A data set run periodically (e.g. quarterly)** that aligns with the monthly report. The data set should identify each case with a report due and associated data elements from the monthly report, along with key household characteristics (e.g. primary language, race/ethnicity, presence of children/seniors/disabled participants, earned income, ABAWD status, pre-report monthly benefit level) and process characteristics (e.g., receipt of an automatically generated denial letter under the auto-denial waiver, original application source, etc.). CDSS should analyze these data to identify household types by county that would benefit most from future churn reduction efforts.

4. **Individualized technical assistance** to counties to implement and assess the effectiveness of churn reduction strategies, including the design and implementation of analyses of churn reduction pilots.

5. **Consumer-focused, streamlined policies and protocols** that make completing reports and new applications as easy as possible.

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