



CONNECT *for* HEALTH
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Colorado Health Care Coverage Easy Enrollment Advisory Committee Meeting

Meeting #11

September 8th, 2021



Opening Remarks from the Easy Enrollment Advisory Committee Co-Chairs

New Easy
Enrollment
Committee
Member- Zachary
Pietrocarlo

Welcome
Zachary!

- Mr. Pietrocarlo will be joining the Committee as a Small Business Representative.
- Mr. Pietrocarlo is also a Certified Public Accountant with a strong interest in health care.

Roll Call and Introductions; Approval of Prior Meeting Minutes

Co-Chairs:

- Monica VanBuskirk, Chief Policy and Relationships Officer, Connect for Health Colorado
- Amber Egbert, Legislative, Tax Business Rule, and Forms Coordinator, Taxation Division, Colorado Department of Revenue

Members:

- Colorado Department of Health Care Policy & Financing (HCPF) Representative: Marivel Klueckman, Eligibility Division Director
- Colorado Division of Insurance (DOI) Representative: Debra Judy, Deputy Commissioner of Policy Affairs
- Consumer Advocate Representative: Allison Neswood, Deputy Director of Strategic Priorities, Colorado Center on Law and Policy (CCLP)
- Small Business Representative: Zachary Pietrocarlo, CPA
- Insurer Representative: Jared Colturi, Operations Manager, Cigna
- Health Coverage Guide Representative: Tanya Trujillo-Martinez, Director of Community Health Development, North Colorado Health Alliance
- Insurance Producer Representative: Melanie Herrman, Seasons Insurance Agency
- Income Tax Preparer Representative: David Sullivan, Vice President, Stakeholder Relations, Intuit, Inc.
- Health Care Consumer Representative: Jeanine Draut, Owner, InPraxis Communications

Guiding Principles

When asked what C4HCO and DOR need to do well to decrease the number of uninsured individuals and maximize enrollment in this program, you said:

- Process must be user-friendly. Including simple language and minimal administrative burden
- Outreach should be targeted to areas of the state with higher uninsured rates
 - Communications to individuals who are newly eligible should describe what benefits could look like
- Tax preparers must be educated on EE so that they can speak to the program
- Marginalized communities' fears around immigration must be addressed
- Prioritize health equity by addressing structural barriers faced by populations frequently excluded from the health care system

Auto-enrollment considerations

Emma Oppenheim

9/8/21



Background

- Auto-enrollment goals (from legislation):
 - DETERMINE THE FEASIBILITY OF AND, IF FEASIBLE, RECOMMEND A PROCESS FOR AUTOMATIC ENROLLMENT, THROUGH THE PROGRAM, OF ELIGIBLE UNINSURED INDIVIDUALS IN A MEDICAL ASSISTANCE PROGRAM UNDER THE "COLORADO MEDICAL ASSISTANCE ACT", ARTICLES 4, 5, AND 6 OF TITLE 25.5, OR OTHER ZERO-NET-PREMIUM CREDITABLE COVERAGE.
- Potential avenues for identification and enrollment:
 - Easy enrollment/ tax filing
 - Termination for non-pay
 - Unemployment offices
 - DMV

Data necessary for Marketplace auto-enrollment

- All income information and deductions
- Citizenship or immigration status
- Tax filing information (filing status, marital status and tax relationships)
- Other insurance information (access to or enrollment in coverage for all members, including costs)
- Non-financial factors such as residential address, incarceration status, AI/AN status, smoker designation

HCPF Considerations: Medicaid and CHP+ Auto-Enrollment

Information required for auto-enrollment includes the following:

- All income information (earned, unearned) and deductions
- Household composition (biological and tax relationships)
- Other insurance (Parent/Caretaker category and CHP+)
- Aged, blind, and disabled indicators
- Immigration status
- Race (American Indian or Alaska Native are waived copays)

Legal guardrails

- “Declarations and Signatures”
 - The Affordable Care Act requires recipients of APTC to agree to a series of attestations regarding their obligations as recipients of APTC.
- Receipt of APTC carries a tax reconciliation risk
 - For households with \$0 premiums, this could mean thousands of dollars in reconciliation liability. Recipients must be clearly informed of this risk, and of their obligation to timely report any changes.

Consent

- Consent should be clear, unambiguous, well-informed, and ideally an opt-in.
- We need consent to use this information in an application for insurance affordability programs and need consent to match information in an application against federal data sources.

Experience in Maryland

- As part of their Easy Enrollment legislation, Maryland is conducting a feasibility assessment to determine ability to enroll customers into Medicaid
- Challenges included:
 - Lack of needed fields in tax filing forms
 - Concern with tax liability for APTC
 - Inability to gain signature from tax filer, a final step in enrollment process
 - Concerns about preparers being liable if they didn't ask clients to check the box.

Selecting among multiple \$0 options

- An Easy Enrollment customer may be eligible for multiple \$0 options.
- C4HCO has a number of options to select among \$0 plan options for customers. C4HCO could:
 - Enroll customers into the highest AV plan, plan with the lowest deductible, etc.
 - Randomly select among \$0 plan options

Feasibility

- Given the data gaps and legal considerations identified above, auto-enrollment is not feasible for 2022 or 2023
- Next steps: work with C4HCO Board's Policy Committee to identify whether auto-enrollment should be prioritized as part of the Policy Team's longer term research agenda
- Upcoming auto-enrollment discussion will outline high-level implementation options for auto-enrollment (not limited to Easy Enrollment, and discuss alignment with C4HCO's strategic plan

Implementation Update

C4HCO Implementation Update

- Completed development to allow customers to select the Tax Time Enrollment qualified life change event
- Currently working on:
 - Developing rules logic to allow customers to shop with the new Special Enrollment Period (SEP)
 - Finalizing data schema for Easy Enrollment related data sent by the DOR
 - Developing Easy Enrollment notices
- Next steps include:
 - Begin developing the service to receive DOR data – September
 - Create test case scenarios with the DOR – September
 - Begin testing with the DOR – October
 - Complete noticing development – October

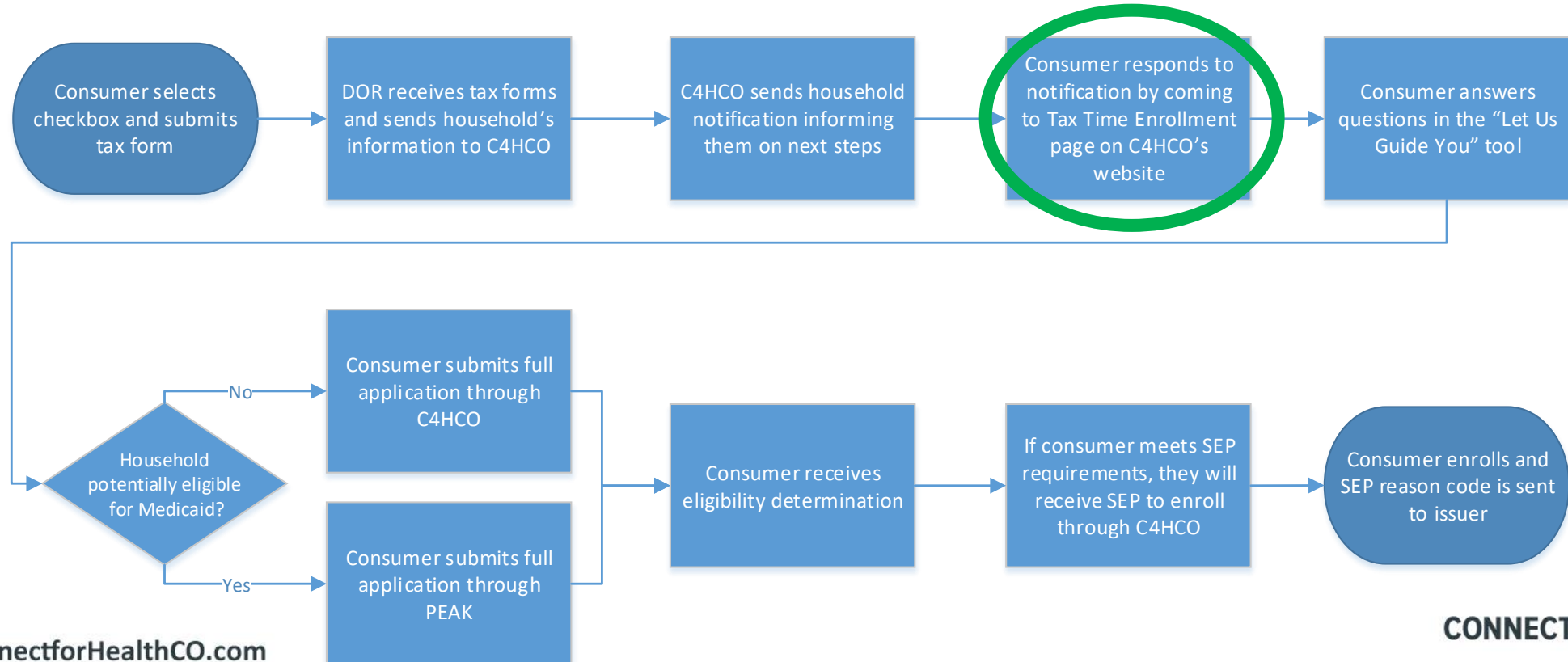
DOR Implementation Update

- DOR contracts team provided a draft data sharing agreement to Connect for Health Colorado for review
- Systems development for the connection between DOR and C4HC is underway
 - Work on firewall access and security is being addressed now
 - Hope to have the ability to test connectivity using test data within the next few weeks
- DOR released the Easy Enrollment form and instructions to paper form vendors at the end of June
 - Most paper form vendors are just beginning to program for the 2021 tax year.
 - So far support/uptake is good.
- DOR is working with the IRS to complete data schemas for Modernized eFile (MeF) and once final IRS approval will be released to MeF vendors

Update on new Tax Time Enrollment webpage

Update on new Tax Time Enrollment webpage

- Consumers will receive a notification from C4HCO.
- The notification will direct them to a new page on the C4HCO website to learn more about their next steps.



Update on new Tax Time Enrollment webpage

- We first presented an overview of the new Tax Time Enrollment webpage (or “landing page”) back in May
- Feedback previously received from the Advisory Committee:
 - Add language about how we protect customer data
 - Provide support for customers in other languages

Update on new Tax Time Enrollment webpage

- The footer of the Connect for Health Colorado website has a link to our Privacy Policy
- The footer will be accessible from the new Tax Time Enrollment webpage
- The Privacy Policy will be updated with information about the Easy Enrollment program

Update on new Tax Time Enrollment webpage

- Tax Time Enrollment webpage will be available in English and Spanish by January 1, 2022
- The footer of the website contains links displayed in the top 15 languages spoken in Colorado that informs customers who to call for help in their language
- When customers call our Customer Service Center, they will have the ability to speak with someone in their language for help

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Update on new Tax Time Enrollment webpage

- We plan to review the Tax Time Enrollment webpage with stakeholders, including:
 - Servicios de la Raza
 - Brokers and Assisters
 - HCPF's Member Experience Advisory Committee (MEAC)
- Feedback received that cannot be incorporated into the webpage will be used to improve training & communications

Update on new Tax Time Enrollment webpage



When you filed your Colorado state tax return, you checked a box to say you're uninsured and wanted to find out if you or members of your household qualify for free or low-cost health insurance.

If you've checked that box and arrived at this page, you are in the right place.

Connect for Health Colorado, the *official* health insurance marketplace, is here to connect you to coverage and evaluate whether you may qualify for a Special Enrollment Period to enroll after filing your taxes.

Step 1

Use our quick online tool to find out which free or low-cost health insurance option you may qualify for.

Answer a few questions about your household members and income. After a few clicks, we will let you know whether you should apply for financial help through Connect for Health Colorado or for coverage through Health First Colorado or Child Health Plan Plus (CHP)+.

[Quickly find out what you may qualify for >>](#)

Step 2

Quick links to find answers:

- [Health Insurance 101](#)
- [Insurance Costs Explained](#)
- [Health Plan Categories](#)
- [Get Financial Help](#)



First time hearing about us?

Connect for Health Colorado is the official health insurance marketplace and the only place to apply for financial help to make health coverage more affordable.

Update on new Tax Time Enrollment webpage

Step 2

Create an account and begin your application right away to get covered.

The tool in Step 1 will direct you to the right place to begin your application. Act quickly to enroll and be covered for 2022.

If you enroll through Connect for Health Colorado, your plan will start the first day of the month after you choose your plan. If you qualify for Health First Colorado, your coverage will begin immediately.

Don't delay

If you filed your taxes BEFORE April 15th	If you filed your taxes AFTER April 15th
You likely qualify for a 60-day Special Enrollment Period.	There are two possible options to get health insurance now.
This means that you have 60-days from the date that you apply for coverage to select a plan. If you miss your Special Enrollment Period window, you may have to wait until the next Open Enrollment Period (Nov. 1 - Jan. 15) to apply.	<p>If your monthly income meets the requirements, you and members of your family can get covered for free or low-cost through Health First Colorado (Colorado's Medicaid program) and Child Health Plan Plus (CHP+) right now. Learn more about Health First Colorado »</p> <p>OR</p> <p>You may qualify for a 60-day Special Enrollment Period through our Marketplace if you have a Qualifying Life Event like changes to your family, loss of health insurance coverage, change in permanent address, and more. Learn more about Qualifying Life Events »</p>

Frequently Asked Questions

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Get help by phone, in-person or virtual appointment

Get free help from our certified experts through virtual and in-person appointments. We are here to guide you along the way.

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Quickly find out which free or low-cost health insurance option you may qualify for.

[Get started](#)

health coverage more affordable.

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Health First Colorado

Health First Colorado (Colorado's Medicaid program) is free or low-cost health care for Colorado children and adults who qualify. Coloradans who meet specific monthly income requirements can get insurance through Health First Colorado.

[Learn more](#)



Need help?

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Public Comment