

Medicaid to Marketplace Bridge Planning Update

March 13, 2023



Overview

- Customer journey and timelines for enrollment
- Enrollment estimates
- Staffing Plan
- Customer outreach and partner engagement
- Recommended unwind strategies for State-Based Marketplaces
- Reporting

Customer Journey: Transition to Connect for Health Colorado

Member receives their letter telling them that **they are no longer eligible for Health First Colorado/CHP+** and encouraging them to apply with **ConnectforHealthCO.com**

During their Special Enrollment Period, **member applies with Connect for Health Colorado on their own or with a Broker or Assister.**

Member selects a health insurance plan. Their **coverage begins on the first day of the month following plan selection.**

Member is covered for 2023!

How long is the Special Enrollment Period?

- Customers who qualify have up to 60 days before they lose Medicaid/CHP+ to enroll.
- Coverage will start first of the following month after they select a Marketplace plan.
- Under proposed draft Division of Insurance (DOI) regulation, customers who lose Medicaid/CHP+ will have from April 1, 2023, to July 31, 2024, to enroll.

High-Level Customer Journey Timeline

High-Level Milestone	Target Start Date
HCPF renewal packets go to customers	3/15/23
First day eligible people can enroll for June 1 st coverage	4/01/23
C4 Reporting and Outreach	4/01/23
Expected Packet returns	4/20/23 - 5/5/23
First customer terminations / renewals (last day of coverage)	5/31/23
Scheduled end of Medicaid Unwind SEP	7/31/24

Process repeated monthly through July '24

Medicaid Continuous Coverage Unwind

- HCPF estimates approximately 325k members may no longer qualify for Medicaid of CHP+ and will need to transition to other affordable coverage.
- Will be able to utilize an unwind SEP from April 1, 2023 – July 31, 2024.

Assumptions

How many will be **eligible** for a QHP?

- We assume beneficiaries with a termination reason of “over income” and NO third party coverage will be eligible.
 - May include individuals that have ESI but haven’t reported it
 - Some individuals with other termination reasons (“failed to provide verification at renewal”) may also be over income

How many will **enroll**?

- We estimate a range of 1-10% of those eligible will enroll
 - Based on historically low (3%) exchange enrollment among beneficiaries disenrolled from Medicaid¹
 - We are targeting higher enrollment due to expanded SEP, additional outreach.
 - C4HCO is preparing and will adjust for any volume.

Enrollment Estimates

	HAS Third Party Coverage		NO Third Party Coverage		C4 Enrollment Estimate (1 – 10%)
	All Other Termination Reasons	Over Income	All Other Termination Reasons	Over Income	
CHP+	1,178	180	23,728	3,966	40 - 397
Medicaid	87,070	40,597	431,631	189,704	1,897 - 18,970
Total	88,248	40,777	455,359	193,670	1,937 - 19,367

Eligible

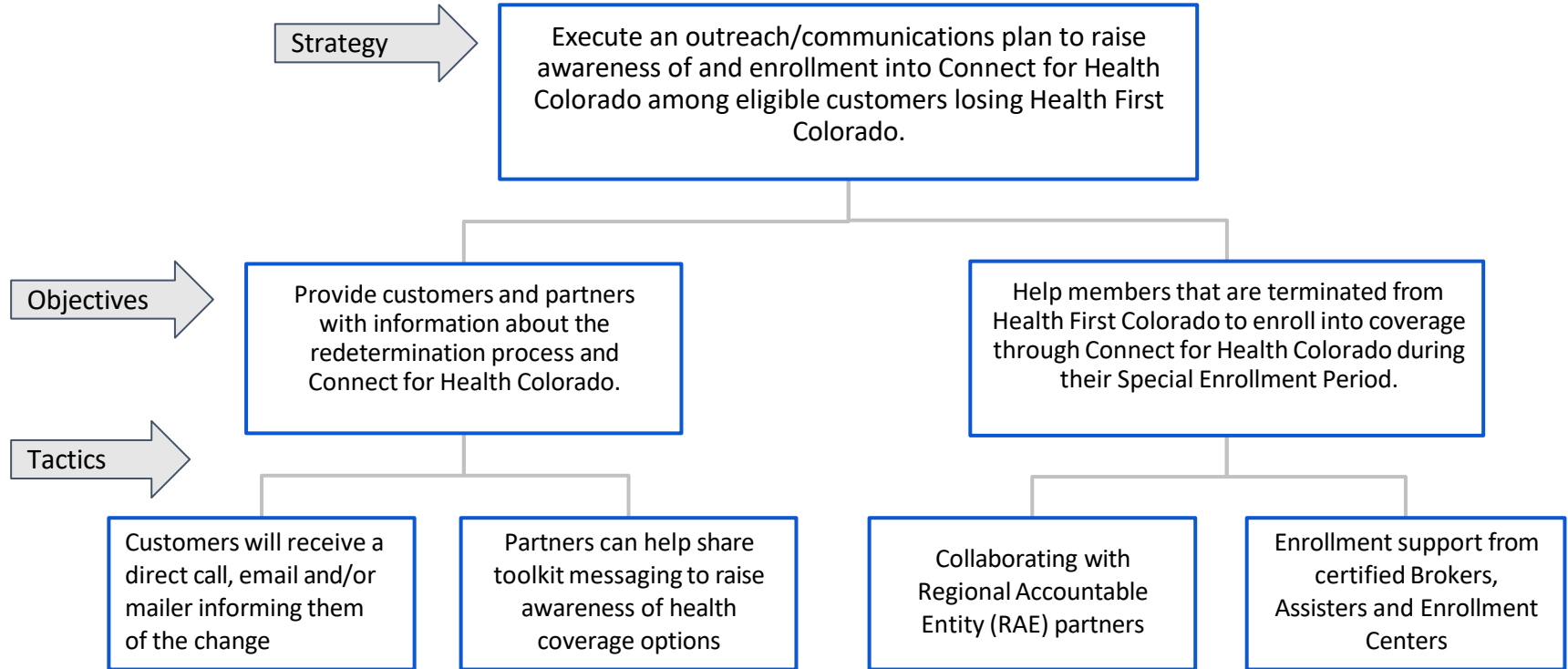
Enrolled

- Staffing for scenario comparable to Open Enrollment call volumes.
- Will be revisiting staffing estimates on an ongoing basis during unwind to adjust as needed.
- C4HCO ability to onboard new customer service staff in about three weeks, including training.

Customer Service Center Staffing Plan

Connect for Health Colorado Outreach and Communications

M2MB - Medicaid to Marketplace Bridge



Connect for Health Colorado Emails to Potential Customers

Example from last Open Enrollment

ConnectforHealthCO.com

CONNECT for HEALTH COLORADO

OPEN ENROLLMENT STARTS
November 1

Open Enrollment begins today!

You recently applied for health insurance with our partner, Health First Colorado (Colorado's Medicaid Program). While you did not qualify for Medicaid, your application shows that you are approved for [lower monthly premiums](#) for plans through Connect for Health Colorado.

Open Enrollment has officially started! This is the one time you can change your health insurance coverage for 2022. If you have questions or need help enrolling, make a free in-person or virtual appointment with a [Broker or an Assister](#).

Get Started

Wondering who we are?
Connect for Health Colorado is our state's health insurance marketplace, where you can shop for health insurance and also [apply for financial help](#) to bring down your monthly costs.

[View 2022 plans & prices](#)

ConnectforHealthCO.com
855-752-6749

[f](#) [t](#) [i](#) [i](#) [v](#)



Colorful, eye-catching and friendly branding



Simple language and short emails



Links and buttons to learn more and get help





Print and Virtual Materials about the Marketplace

Order materials through our online store at C4HCOStore.com any time during the year. Materials are free to you— we cover all costs from the store to your door!


Virtual versions of the materials and more using our online toolkit:
<https://c4h.co/OE10toolkit>

Free Connect for Health Colorado Materials

ENROLL TODAY

in health insurance



855-752-6749
ConnectforHealthCO.com

Colorado's official health insurance marketplace

Get covered
No matter where you live in Colorado or whether you prefer to enroll online, over the phone or in person, we'll get you to help.

MARK YOUR CALENDAR!
The enrollment period for health insurance and open for financial help. Bring the annual Open Enrollment Form.

November 1
First day to enroll in a health insurance plan that starts January 1

December 15
Last day to enroll in a health insurance plan that starts January 1

January 15
Last day to enroll in a health insurance plan for the year

Need help enrolling before the deadline?
Get one of our certified experts online, over the phone, or in person. We'll help you get the help you need to get you covered.

1-800-368-7689

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Options of the Open Enrollment Period, you can still file a new plan if you experience a QUALIFYING LIFE CHANGE EVENT.




En Connect for Health Colorado®

nuestra misión es aumentar el acceso, la accesibilidad y las opciones para las millonadas, las familias y las empresas privadas que adquieren un seguro de salud en Colorado.

Inscribirse en una cobertura de calidad
Sin importar qué plan elija, tenga la tranquilidad de que todos los planes que se venden a través de nuestro Mercado ofrecen beneficios y protecciones esenciales.

Solicitar ayuda financiera
Siempre al tanto de cómo usted puede solicitar ayuda financiera para reducir el costo de su seguro de salud. De hecho, los habitantes de Colorado de casi todos los niveles de ingresos son elegibles para los ahorros. Si en el pasado no calificaba, vale la pena volver a consultar ahora.

Obtener ayuda gratuita de expertos locales y certificados
Nuestra red de expertos certificados puede guiarlo en el proceso de inscripción, brindarle consejo y responder a sus preguntas. Todo esto sin costo. Sin importar dónde viva en Colorado, estamos listos para ayudarle a inscribirse en el plan que satisfaga sus necesidades y se ajuste a su presupuesto.

Comparar planes
Únase a nuestra herramienta rápida y fácil en línea para comparar planes según:
• los medicamentos y médicos dentro de la red
• costo de la prima mensual
• ayuda financiera disponible
• estimación del costo anual total de la atención médica.

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CAMBIOS EN SU VIDA

Estamos aquí para ayudarlo



Por lo general, solo puede adquirir un plan de seguro de salud a través de Connect for Health Colorado una vez al año, durante el Período de Inscripción Abierta.

PERO sabemos que en la vida pasan cosas inesperadas. Puede inscribirse en un plan de seguro de salud y solicitar ayuda financiera para reducir el costo mensual si se presenta un evento de vida importante en cualquier momento del año.

Estos son algunos ejemplos de Eventos de vida calificados:

- Perder el seguro de salud de su trabajo
- Tener un bebé o adoptar a un hijo, casarse o divorciarse
- Mudanza o cambio de residencia permanente
- Algunos cambios en los ingresos

60 días
Los residentes de Colorado que experimenten uno de estos Eventos de vida calificados tienen un plazo de 60 días para comprar o cambiar de su plan a través de Connect for Health Colorado.

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JOB LOSS OPTIONS

Did you lose your health insurance?



Connect for Health Colorado® is the state's official health insurance marketplace where you can compare all the available private plans in your area and enroll.

We are here to help

- We are the only place you can apply for financial help to lower the cost of health insurance
- You can get free help from our statewide network of certified experts
- Don't risk going uninsured. Health insurance protects your health and your finances.

60 días
If you lose your health insurance from your job, you have 60 days to find a new plan through Connect for Health Colorado.

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Collaboration with Regional Accountable Entities

- Ongoing information sharing about hand-offs; C4HCO participating in regular RAE convenings.
- Shared contact information for all C4HCO enrollment assistance sites.
- Developing list of C4HCO enrollment assistance sites by county.
- C4HCO to share materials and provide presentations leading up to and throughout the unwind.

Partnership with Assisters and Brokers

- Where existing associations, C4HCO to share customer information with brokers and assisters.
- Where associations do not exist, C4HCO to promote so customers can get needed assistance.
- Brokers and Assisters will conduct their own outreach, using C4HCO materials to help their networks and their communities gain awareness.

Use of SB22-081 Funds for Unwind Efforts Approved by C4HCO Board in September

- Unwind Funding approved in September by C4HCO Board
 - \$100,000 for outbound calls to customers who have not yet enrolled.
 - \$200,000 to HCPF
 - PSA Campaign for 6 months
 - HCPF and C4HCO joint letter to customers who are over-income for Medicaid and prefer mailed correspondence.
 - Printed collateral for homeless shelters and other community partners.
 - \$355,00 for assister and broker led marketing and outreach.

Next Steps for SB 22-081 Funds

- Up to an additional \$1 million to be allocated.
- Focus on funding for unwind efforts.
- For discussion at March Board Advisory Group meeting.
- Decisions planned for April C4HCO Executive and Finance Committee and full board meeting.

Reporting

Marketplace Reporting During Medicaid Unwind

- Monthly required reporting to CMS.
- Connect for Health Colorado Board will receive monthly enrollment updates on Medicaid to Marketplace Bridge.
- **For Discussion**
 - What questions do you have about the unwind?
 - What information is most helpful to you?

Recommended unwind strategies for SBMs

- Actions State-Based Marketplaces (SBMs) can take from State Health and Value Strategies
 - ✓ Extend deadlines for customers losing Medicaid to enroll in Marketplace plans.
 - ✓ Outreach to customers who may be newly eligible for APTC after the end of the family glitch.
 - ✓ Ease enrollment by limiting data matching inconsistencies.
 - ✓ Target educational materials and assistance to consumers losing Medicaid who may be unfamiliar with Marketplace coverage.

Source: <https://www.shvs.org/secrets-to-a-successful-unwinding-actions-state-based-marketplaces-and-insurance-departments-can-take-to-improve-coverage-transitions/>

Questions?