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Colorado Health Care Coverage Easy Enrollment Advisory Committee Meeting

Meeting #7

January 20, 2021



Opening Remarks from the Easy Enrollment Advisory Committee Co-Chairs

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 Employer Representative: Frances Coet, Partner, ATLAS CPAs & Advisors
- 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

Implementation Approach

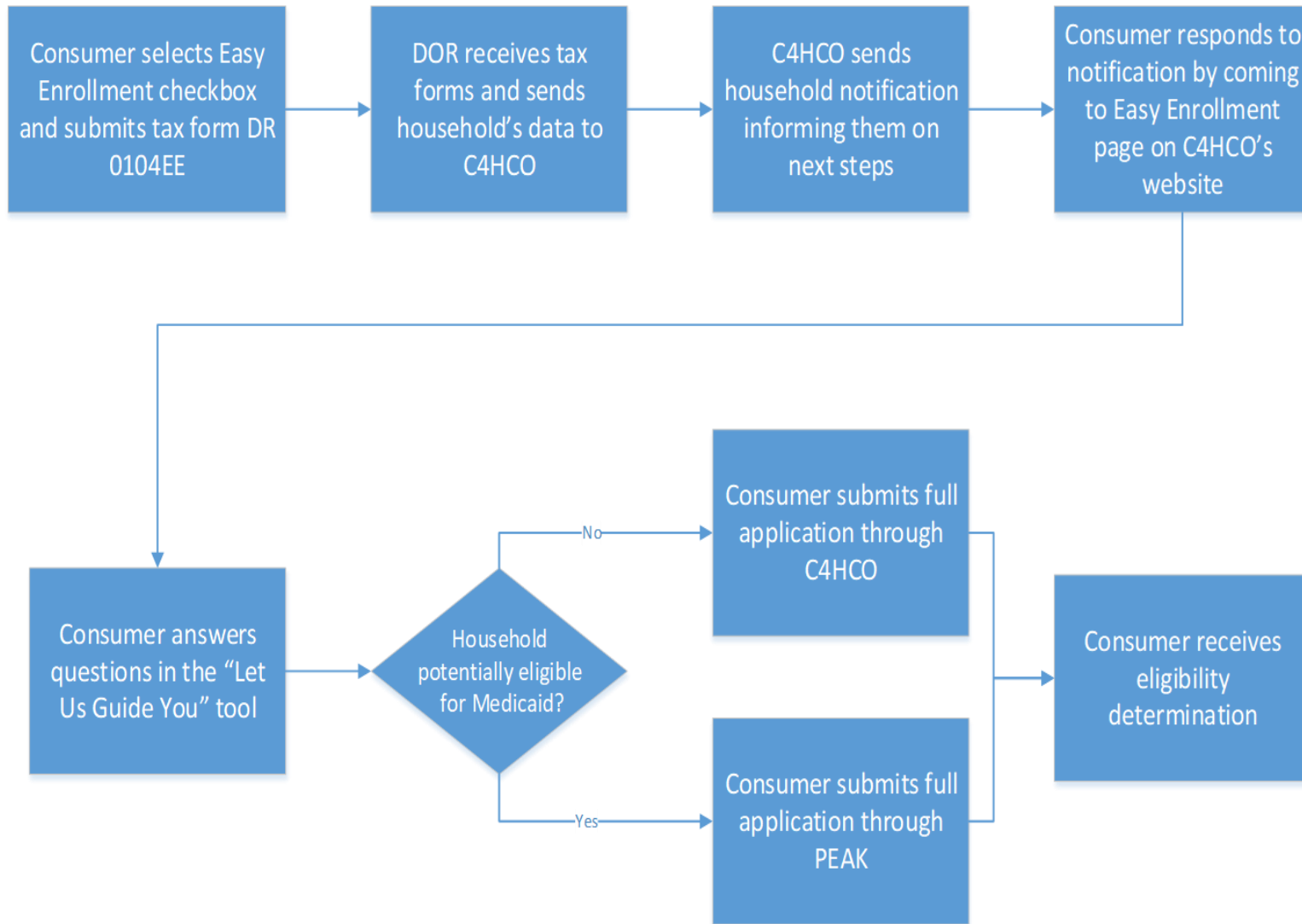
Recommended Approach for Eligibility Assessment and Noticing

- C4HCO sends notice to everyone who checks the box with clear call to action
 - Notice will not contain details of what uninsured household member(s) may qualify for based on an assessment
 - Notice will instruct uninsured household member(s) to come to C4HCO for more information and next steps
 - Notice sent to tax filer by email unless no email address is listed, in which case tax filer will receive a paper notice

Recommended Approach (Continued)

- C4HCO will follow this process for existing (currently enrolled) customers who check the box
- Notice will include information for currently enrolled customers

Process Flow for Recommended Approach



Easy Enrollment Landing Page

- C4HCO to develop a new landing page
- Notice sent to customers will include a link to this new page
- Page will include a clear call to action for tax filer to enroll in coverage as well as information for currently enrolled customers

Tax Filer Completes Application

- After receiving initial notice, tax filer may apply for health coverage
- Tax filer must apply for and enroll in health coverage the same year they check the EE box
- However, tax filer may apply at anytime during that year (i.e. tax filer can check the box in March but wait until October to apply)
- After tax filer applies and is determined eligible, tax filer has 60 days to enroll in coverage
- C4HCO can include language in notice encouraging tax filers to apply quickly

Key Considerations

- Straightforward approach that provides accurate noticing to customers
- Simplified “Phase 1” implementation to gather data for future evidence-based decision-making
- Does not require new eligibility engine
- Similar approach used in MD
- Process will apply to new and existing customers

Questions for the Advisory Committee

- How does this approach align with the Advisory Committee's guiding principles?
- What is missing from this approach?
- What questions do you have?
- What other information do you need to vote on this approach?

Advisory Committee Votes on Approval of Implementation Approach

Upcoming Meeting Schedule

- Next meeting: February 17th to review the Advisory Committee schedule for 2021
 - Use this meeting to decide if we want to hold scheduled meetings in March and April

Questions and Public Comment

Thank you!