

Continuous Coverage Unwind: Update from HCPF

August 14, 2023

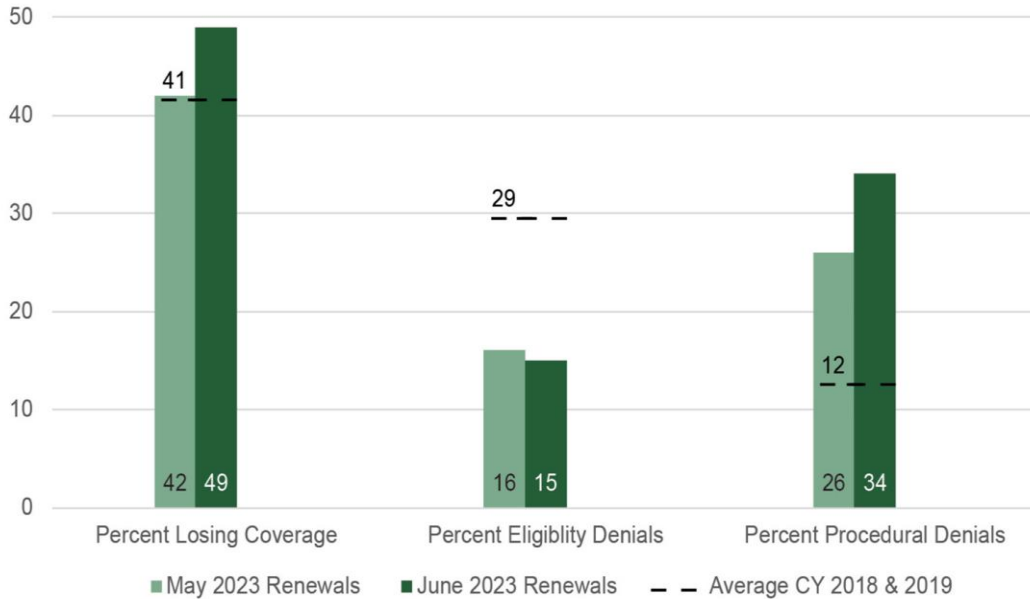
Kim Bimestefer, Executive Director



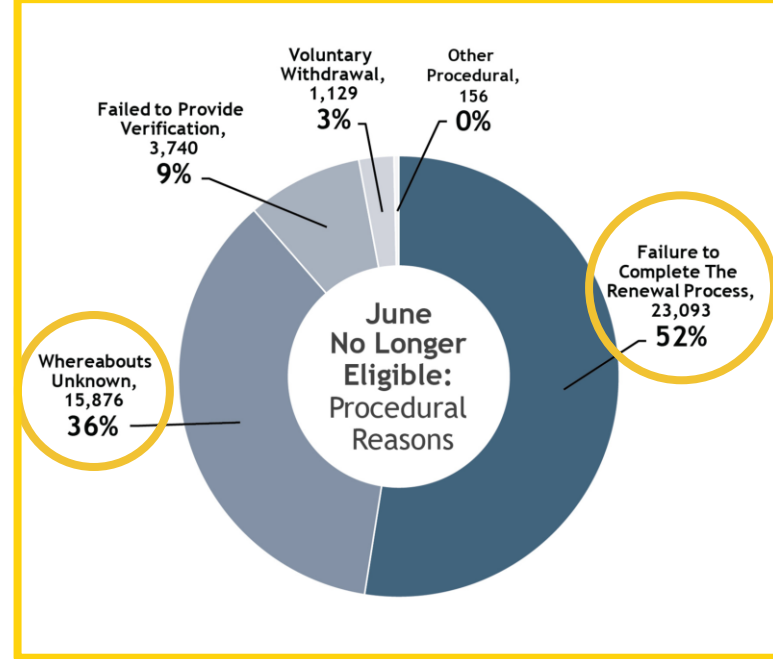
COLORADO
Department of Health Care
Policy & Financing

Historical Comparison

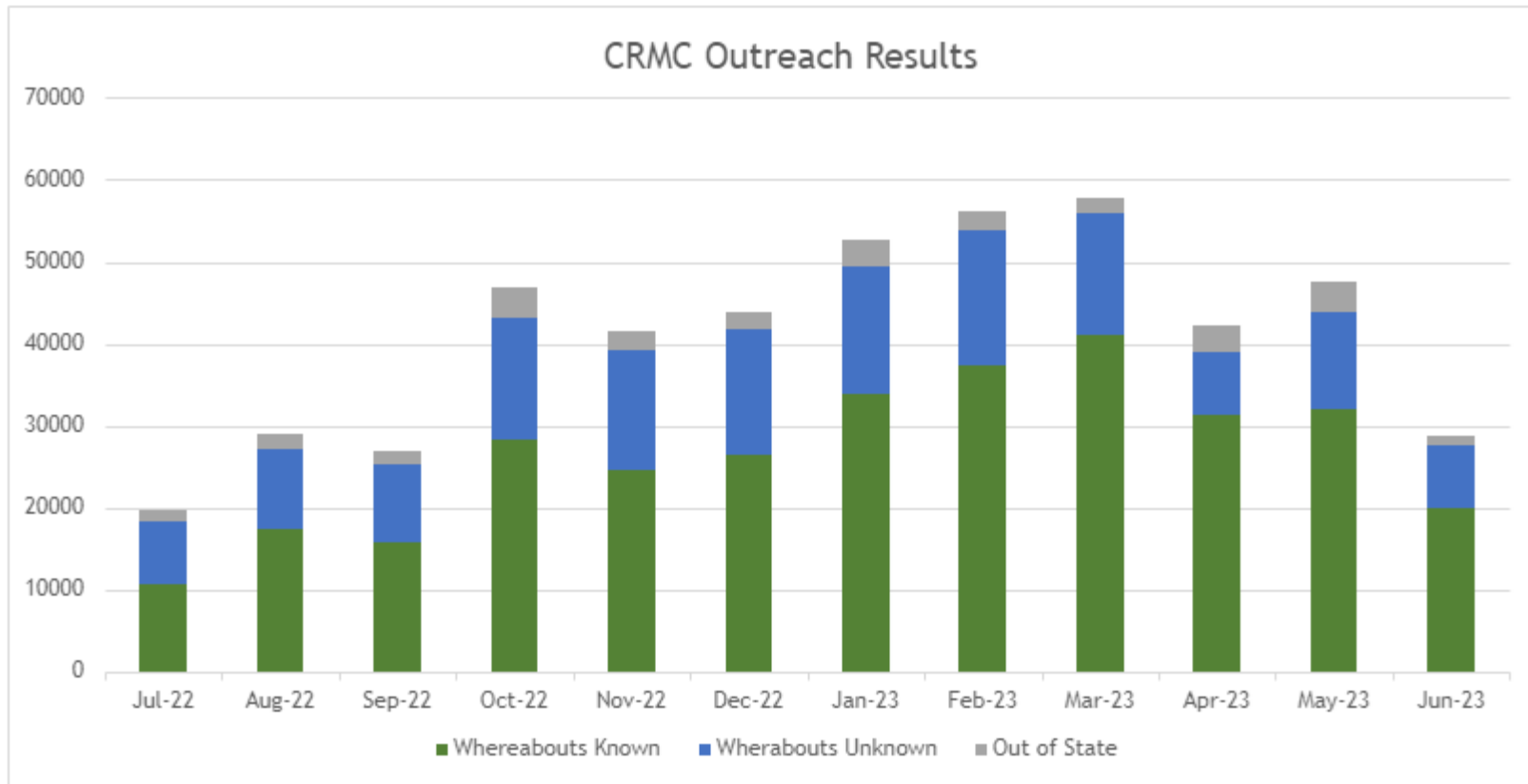
Monthly Renewals 2023, CY 2018/19 Average



June Data Outreach Opportunities



Consolidated Returned Mail Center Making an Impact: 70% members being found



We have not yet observed any race related disparities in the tracked renewal metrics between white people and people of color. Important to mitigate disparities overall for low income people of color through this; focused on achieving that important shared goal.

May 2023 Cohort: Renewals by Race Compared to Overall Population Breakouts (May 2023 Total Enrollment Baseline Before Renewals Began)

Race	Remain Covered - Ex Parte	Remain Covered - Not Ex Parte	No Longer Eligible - Non Procedural	No Longer Eligible - Procedural	Before Renewals (Enrollment May 2023)
American Indian/Alaska Native	1.1%	0.9%	0.8%	0.8%	0.9%
Asian	2.0%	2.8%	2.4%	2.4%	2.5%
Black/African American	7.7%	6.3%	6.2%	6.6%	6.9%
Hispanic/Latino	30.3%	34.2%	31.8%	30.1%	31.7%
Native Hawaiian/Other Pacific Islander	0.3%	0.3%	0.4%	0.5%	0.4%
Not Provided	7.2%	5.7%	7.6%	9.0%	7.4%
Other People of Color	5.5%	5.9%	4.2%	4.5%	5.2%
Other/Unknown Race	5.8%	4.9%	5.5%	6.3%	5.0%
White/Caucasian	40.1%	39.1%	41.0%	39.9%	40.0%

Action Updates

- Aggregating all stakeholder input.
 - Met with CMAs, RAEs, Advocates, Counties. Met with other states to share findings
 - Awaiting hospital insights. 8/16 mtg scheduled. Plus HCPF mtg with all CEOs on 8/24.
 - Working with advocates on case specific info and backing into systemic or one-off issues to be addressed - to drive systemic insights and fixes.
- Creating recommendations for strategic initiatives and enhancements for each major focus area, based on stakeholder best practices.
- Working on quick improvements that address the needs of our Long Term Services & Supports (Long Term Care) population.

Employers/Brokers: Tell employees about their coverage options so anyone transitioning off Medicaid can be covered by your plan.

- Post and email flyers
- Include messaging for employees on portals, websites and newsletters
- Share resources with your employer members for them to disperse at their businesses
- Sign up for the COVID-19 Public Health Emergency Updates Newsletter to receive important updates and new tools as they are released
- Download the Communication Toolkits
- Check the regularly updated FAQs

Are your employees losing Medicaid Coverage?



Help them enroll in your employer-sponsored coverage

During the Public Health Emergency (PHE), Colorado temporarily stopped eligibility reviews for people enrolled in Health First Colorado (Colorado's Medicaid program) and Child Health Plan Plus (CHP+), in accordance with federal directives. Now that the PHE has ended, states are returning to normal operations. This means your employees or their family members currently covered by Health First Colorado or CHP+ could lose their health coverage any time between May 2023 and April 2024. Staying covered is important for employees and their employers. Data shows that when people lose health coverage, they don't get the care they need, get sicker, and cause financial distress to themselves, their employers, and the health care system. We appreciate your partnership to Keep Coloradans covered which is in the best interest of Coloradans, employers and our care providers. More information is available at [KeepCOCovered.com](https://www.KeepCOCovered.com).

1. Make sure your employees do their part to stay covered.

- They should update their contact information and communication preferences in the Health First Colorado app, at CO.gov/PEAK, or through their county.
- They should check their mail and email for a letter from their state around their renewal anniversary date. They should complete their renewal, sign it and submit it right away.

2. Tell them about the health care options your company offers.

- Human resources staff should share information about available health coverage options, how to enroll, and the time frame to do so.
- Losing Health First Colorado or CHP+ coverage is a "Qualifying Life Event," which means employees can enroll in an employer plan outside of Open Enrollment.

3. If you don't provide employee benefits, encourage your employees to find coverage through Connect for Health Colorado.

- 2 out of 3 customers can find a plan for \$25 per month or less and may qualify for very low or \$0 monthly premiums.
- Employees can go to connectforhealthco.com/we-can-help or call the customer service center at 855-752-6749.

4. Remind employees they can re-apply for Health First Colorado if they lose coverage.

- If a person no longer qualifies because they missed the deadline to respond or their situation changes, they can reapply for Health First Colorado at any time.
- To get free help filling out an application for Health First Colorado or CHP+ coverage, or to learn about other coverage options, call and make an appointment at a certified application assistance site: apps.colorado.gov/apps/maps/hcpf.map.



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Focus Area: Long Term Care Renewals

Top priority: Ensure individuals with disabilities and members who qualify for long term care stay covered.

- Partnerships and coordination with RAEs, Case Management Agencies, facilities and counties
- LTC % of member procedural denials now is very similar to pre-pandemic
- Still very important work to do to ensure LTC members who qualify, stay covered.
 - **Whereabouts Unknown:** We have better contact, address information for LTC Members, meaning this population should be receiving their renewal and verification notices
 - **ASK:** These members to take action early
 - **ASK:** For those that do not complete the renewals in time, complete it within 90 days of the renewal to avoid a coverage gap or having to reapply.
 - **HCPF is evaluating options** - policy, outreach, support - to ensure that LTC members who qualify, stay covered.

Increasing Awareness

New Efforts - already happening

- Flyers in food bank sacks
- Working with CDHE to reach students
- Outreaching health professionals (DORA)
- Meeting with employer groups

Coming this month

- Added info about reconsideration period in toolkits
- Reconsideration language in PEAK, banner
- Transcreated toolkits

Exploring

- Targeted outreach during reconsideration period
- Additional initiatives to support our LTSS/LTC members

Increasing Awareness: We need your help!

Print and hang
flyers in public
areas to increase
member awareness

Take Action
Toolkit/flyers

Keep CO Kids
Covered/flyers

#KeepCOCovered
Toolkit

With health insurance, they'll be ready for whatever the school year brings.

Kids who have health coverage are better prepared to do well in school and succeed in life. Health First Colorado (Colorado's Medicaid program) offers free or low-cost health insurance for kids and teens. Children can get regular check-ups, immunizations, doctor and dentist visits, hospital care, mental health services, prescriptions and more. Families of four earning up to nearly \$39,000 annually or more may qualify.

Go to HealthFirstColorado.com or call 1-800-221-3943 to learn more about affordable health coverage for your family.



Are your employees losing Medicaid Coverage?

Help them enroll in your employer-sponsored coverage



Do You Have Medicaid or CHP+? Get Ready to Renew!



Update your contact information and sign up for notifications in the Health First Colorado app or your PEAK account.



When it's your time to renew, complete, sign and return your paperwork right away.



Return documentation through the Health First Colorado app, online at co.gov/PEAK, or by mail.



Need help? Scan the QR code to find your County Department of Human Services or visit hfcgo.com/renewals



What if I no longer qualify?

Other health coverage options include:

- Employer coverage, check with your employer to learn about options, rules and deadlines.
- Coverage through a family member's health insurance.
- Coverage through Connect for Health Colorado (Colorado's official health insurance marketplace).
- Coverage through Medicare, for people age 65 or older or people under 65 with certain disabilities.
- Coverage for active or former military, naval, or air service through Tricare (active) or VA (veterans).

temporarily stopped eligibility reviews for people enrolled in Child Health Plan Plus (CHP+), in accordance with federal funding to normal operations. This means your employees or Colorado or CHP+ could lose their health coverage any time it is important for employees and their employers. Data isn't get the care they need, get sicker, and cause financial strain on your care system. We appreciate your partnership to Keep Colorado Covered, employers and our care providers. More

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Visit our NEW Reporting Page!

Public Health Emergency Planning



Continuous Coverage Unwind Data Reporting

The Department of Health Care Policy & Financing (HCPF) will be reporting its progress on “unwinding” the continuous coverage requirement to the federal government. HCPF will post these reports on this page and include links to this information in our [monthly COVID-19 newsletter](https://visitor.r20.constantcontact.com/manage/optin?v=001HfxrbpG1NWZ0lZnPp6t3PG2s9XP1lI8ZvgFdjSkvSnhly8z9JmHyp6DeoLJ3saT6x0SeqRR1ub149uoXxe1ok4jTzfMS00BH7S5vcLiRO7gdY%3D)

(<https://visitor.r20.constantcontact.com/manage/optin?v=001HfxrbpG1NWZ0lZnPp6t3PG2s9XP1lI8ZvgFdjSkvSnhly8z9JmHyp6DeoLJ3saT6x0SeqRR1ub149uoXxe1ok4jTzfMS00BH7S5vcLiRO7gdY%3D>).

[Connect for Health Colorado](https://connectforhealthco.com/) (<https://connectforhealthco.com/>) will be posting state based marketplace information according to their reporting schedules.

Returning to Regular Eligibility Operations

HCPF resumed the standard eligibility renewal processes beginning May 2023 for Health First Colorado (Colorado’s Medicaid program) and Child Health Plan *Plus* (CHP+), beginning with March member notices. The state opted to take the full 12 months allowed by the federal government to complete renewals for all 1.75 million members, meaning we will be actively monitoring monthly renewal metrics from May 2023 until at least April 2024.

Colorado’s focus is to ensure that those who qualify for our programs remain covered and those no longer eligible are connected to affordable, alternative coverage. Thank you for your vital partnership in achieving this shared goal. Visit KeepCOCovered.com (<http://KeepCOCovered.com>) to keep up with changing initiatives, messages and strategies you and your organization can employ, to the betterment of Coloradans, employers, providers and our economy.

To better understand the results of the unwind data report, we looked at history. As you may know, members losing eligibility for Health First Colorado or CHP+ during the renewal process is part of regular eligibility operations. Members will enroll and be disenrolled from Health First Colorado or CHP+ due to changes in their life circumstances, like losing a job.

- Historical context from pre-pandemic renewals
- Monthly point in time data reports
- Links to the slides from July 26 [stakeholder webinar](#)
- Overview of reporting elements and what they mean
- FAQs and more...