

# Continuous Coverage Unwind: Update from HCPF

February 15, 2024

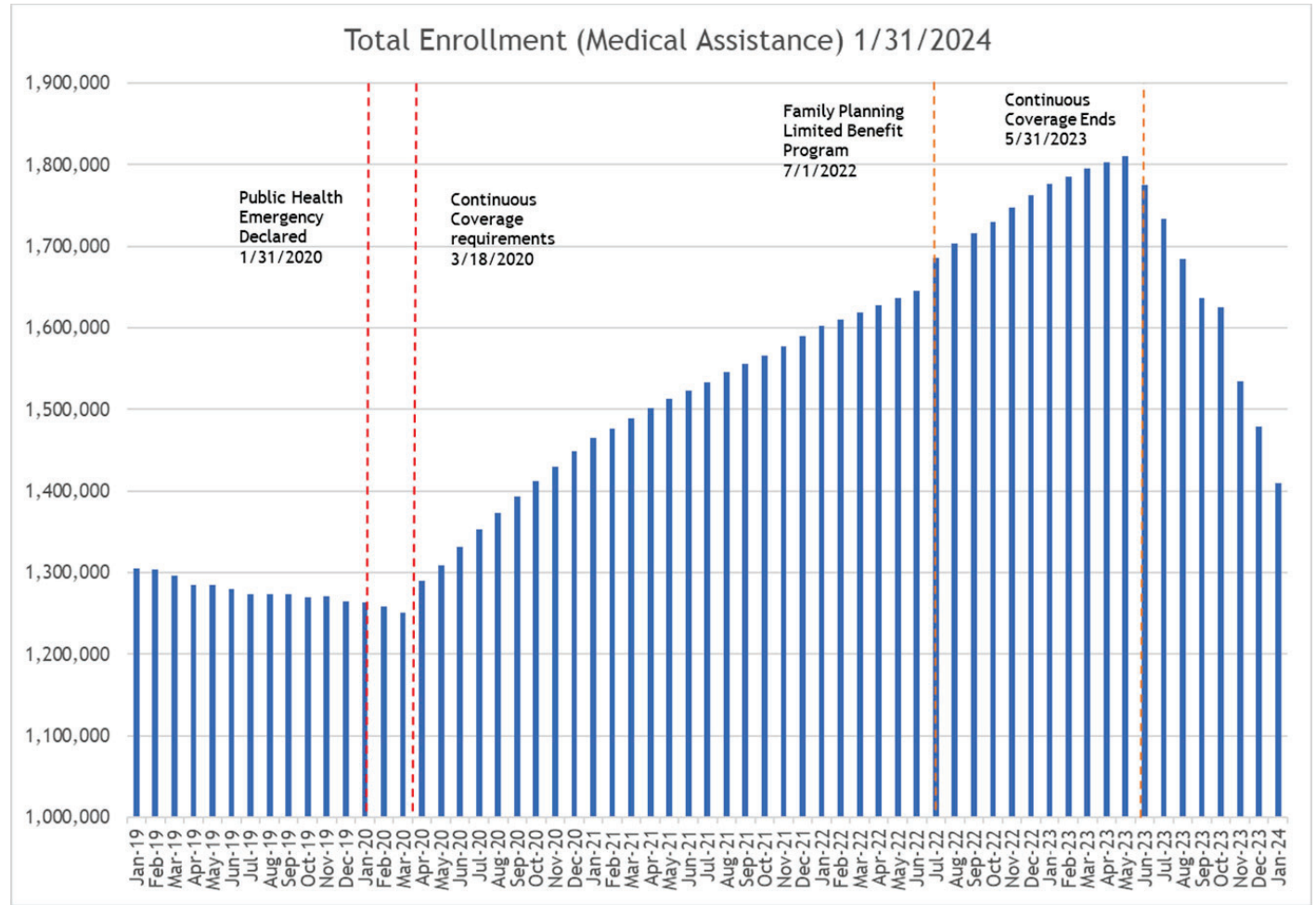
Kim Bimestefer, Executive Director  
Rachel Reiter, HCPF Policy, Communication &  
Administration Office Director



**COLORADO**  
Department of Health Care  
Policy & Financing

## Medicaid & CHP Enrollment Change:

- Steady decrease 2019 thru Q1 2020
- 45%+ growth Q2 2020 thru May 2023 PHE continuous coverage
- Decrease thru 9 months post PHE (400k, 22%)
- Note: Nov terminations include Oct (many terminations were paused in Oct due to the Ex Parte change from household to individual)
- HCPF forecast Feb 15, which is not a simple exercise

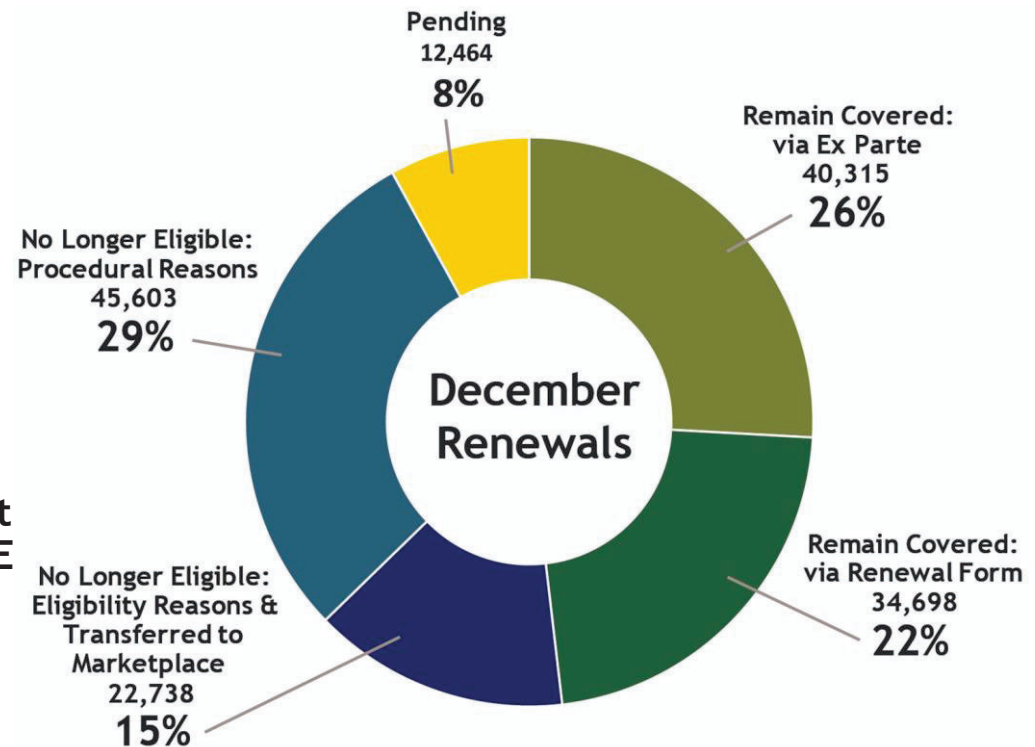


# Comparison to Pre-Pandemic and Dec. Unwind Snapshot in Time

*Does not account for 90 day reconsideration period, which decreases procedural and increases renewals, eligibility denials*

## Overall:

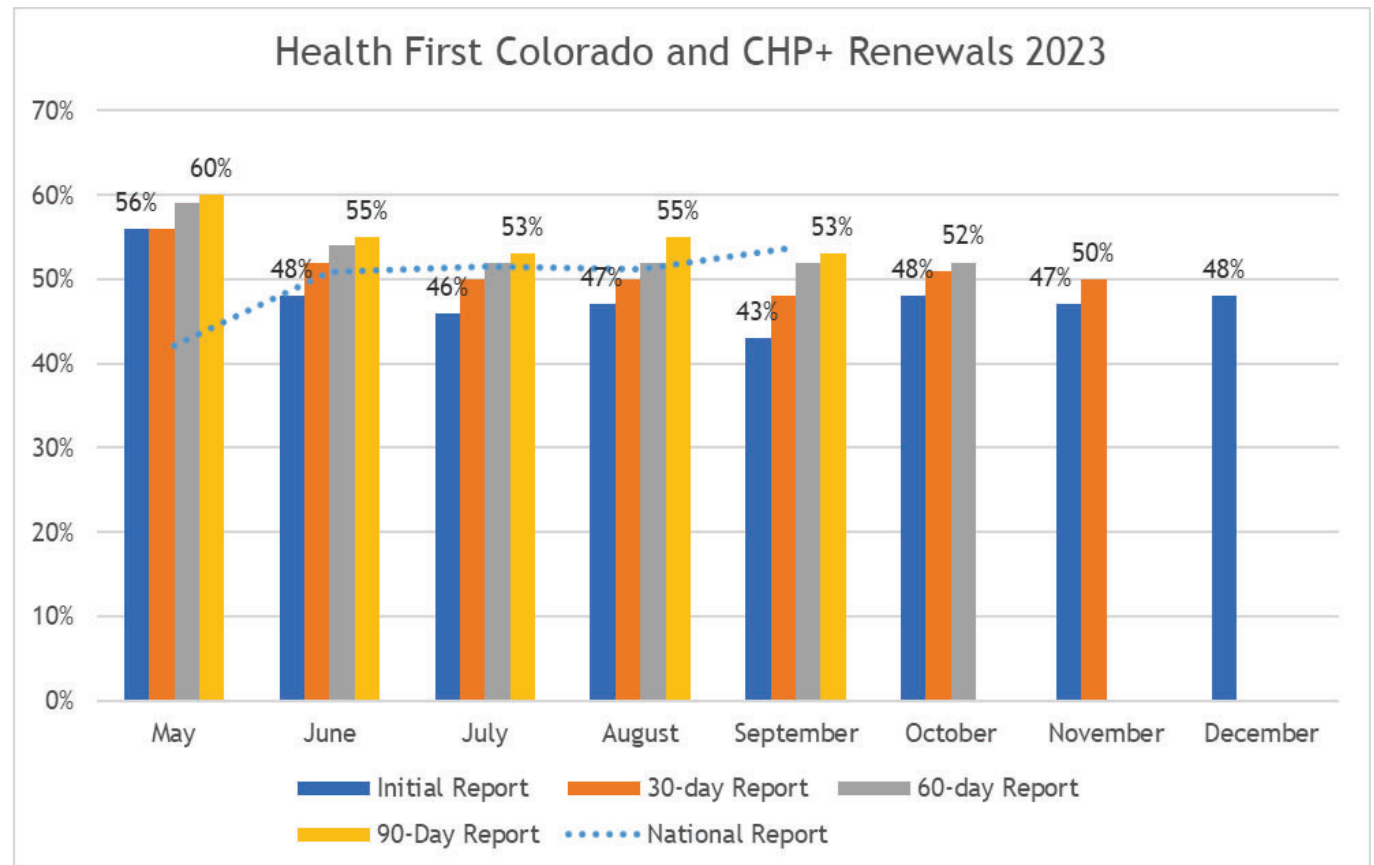
- **57% pre-pandemic** (calendar year 2018 and 2019) **average renewal rate** closely aligns with Colorado's PHE Unwind average of about **55%** (based on May through Sept. 2023, including the 90 day reconsideration period)
- **41% pre-pandemic** (calendar year 2018 and 2019) **average disenrollment rate** closely aligns with Colorado's PHE Unwind average of about **44%** (based on May through Sept. 2023, including the 90 day reconsideration period)



# Renewal Rate improves over 90 day reconsideration period

This chart shows the change in Unwind Data after the 90-day reconsideration period.

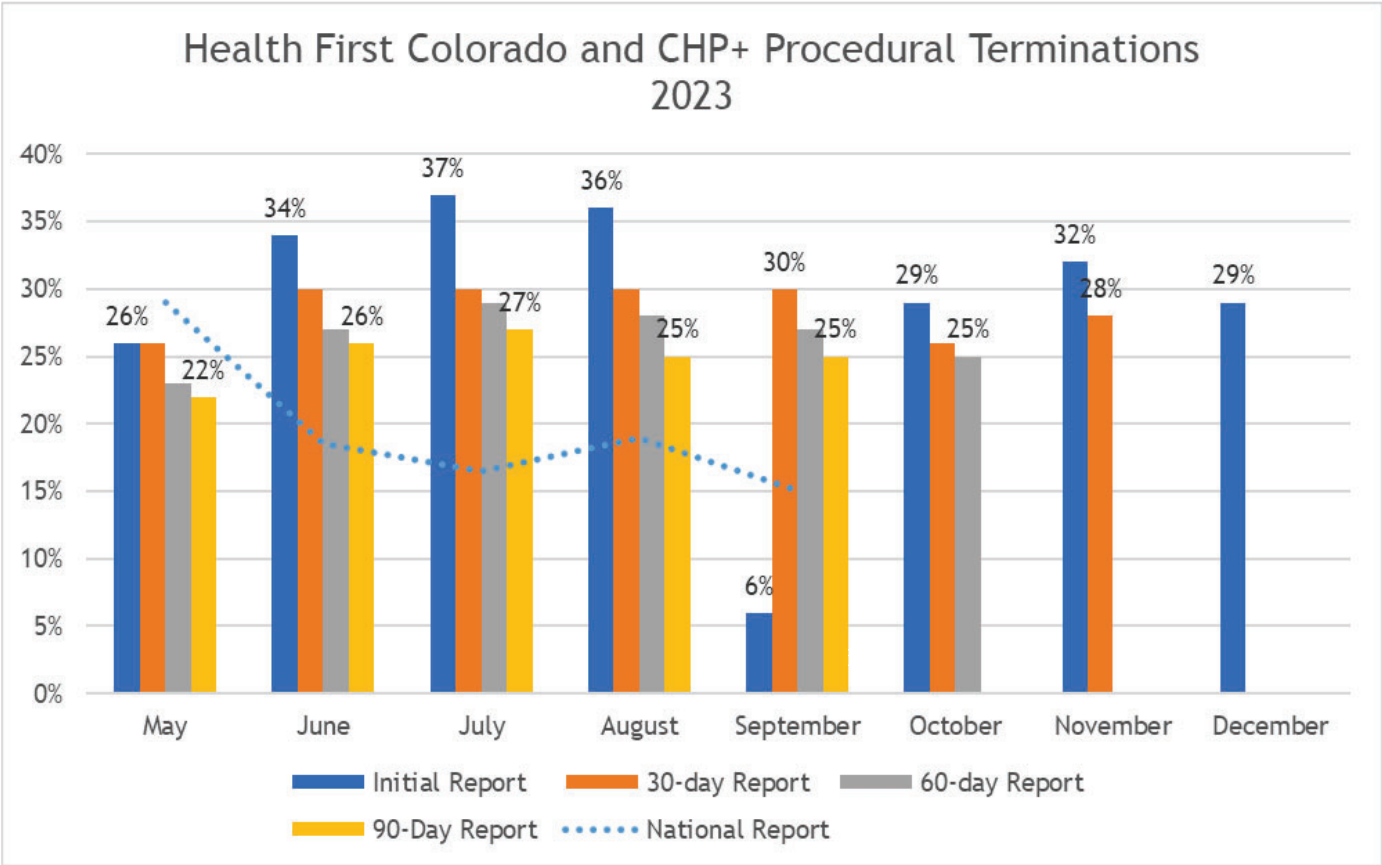
The Renewal rate increases by 7-10 points, to an avg. of 55%.



# Procedural Denials

Procedural denials drop after the 90 day reconsideration period.

Our procedural denials will be higher because our pending rate is so low (historically 1-3% vs national 20%+).



# Investments to Keep Coloradans Covered

## Preparation Efforts:

- Automating renewals
- Disenrolling Medicaid kids, auto-enrolled into CHP+
- PEAK investment
- PHE communication resources, education and leadership
- Provider, county, advocate, RAE, partner, chamber collaboration and support
- Toolkits - Medicaid renewals and transitioning to other coverage, 11 languages

## New Advances:

- Enhanced member outreach
- Shortened renewal packets
- [60-calendar-day extension](#) for LTC member renewals
- County supplemental \$\$
- Overflow Processing Center
- Marketplace collaboration and funding for assisters
- Working with nursing facilities to provide data on members needing more support
- Helping eligibility partners with process improvements
- Improved contact info. and system changes to reduce Whereabouts Unknown denials
- County escalation process
- Online renewal upgrades
- Auto renewals in process: 100% FPL, backdate 90 days

# More Information

- Use the [PHE Resource Center](#) toolkit messaging and materials:
  - Add messaging about renewals in emails, newsletters and on websites
  - Share social media messages and graphics
  - Post flyers in public areas and hand out to members
- Become familiar with the [Partner Education Toolkit](#) to help members who may need assistance and/or direct them to someone who can help.
- Check the regularly updated FAQs <https://hcpf.colorado.gov/covid-19-public-health-emergency-faqs>
- Sign up for the [COVID-19 Public Health Emergency Updates Newsletter](#) to receive important updates and new tools as they are released.
- For More, Visit: [CO.gov/hcpf/covid-19-phe-planning](https://CO.gov/hcpf/covid-19-phe-planning),  
[CO.gov/hcpf/keepcoco](https://CO.gov/hcpf/keepcoco) & [CO.gov/hcpf/ccu](https://CO.gov/hcpf/ccu)