



Colorado Covering Kids and Families

Colorado’s Progress Toward a Simplified Medicaid and CHP+ Enrollment System: 2014 Update

EXECUTIVE SUMMARY

Since 2002, the Colorado Covering Kids and Families (CKF) project has focused on increasing health coverage enrollment for Colorado children and families. CKF works with a coalition of outreach and enrollment professionals, state agencies, and other advocacy groups to remove enrollment and reenrollment barriers that Coloradans encounter in accessing affordable health coverage, specifically Medicaid and Child Health Plan *Plus* (CHP+).

People with health coverage have better access to health care, are more likely to have a regular primary care provider, are more likely to seek preventive care, and experience reduced financial strain. Despite this, barriers throughout the Medicaid and CHP+ enrollment pathway often stand in the way of lower-income Coloradans accessing health insurance coverage, staying enrolled, and using benefits.

In three previous publications, beginning with *The Maze: The Barriers That Keep Colorado’s Eligible Children and Families Out of Medicaid and CHP+ and Recommendations to Create a Direct Path to Enrollment* in 2009, CKF documented the barriers Coloradans face, and proposed recommended solutions. The 2014 update describes Colorado’s progress to mitigate some of the barriers children, families, and individuals experience as they apply for and enroll in Medicaid and CHP+.

Between July 2012 and October 2014, Colorado implemented the 11 state-based policies described below. They are evidence of the success that health policy makers and advocates have achieved in moving health coverage forward in Colorado.

*What does the logo mean?
Throughout the report, policies related to recommendations from the original Maze report are indicated with a small CKF logo:*



The report intentionally focuses on policy changes that occurred in Colorado that are not directly tied to the Affordable Care Act in order to focus on the improvements Colorado has made on its own. CKF’s update in 2015 will take a deep dive into the changes implemented in Colorado as a result of the new health care law.

Four of the 11 policies that are described were proposed in the original *Maze* publication from 2009. With these new policies in place, all of CKF’s 20 original recommendations are now either implemented, or in progress. The chart below provides a snapshot of the policies, in chronological order of implementation, that are profiled in greater depth in the [full report](#).

Colorado Policy Change	Implementation Date	Description
Children’s Medicaid buy-in program for children with disabilities	July 2012	Through House Bill 09-1293 , families earning up to 300 percent of the Federal Poverty Level (FPL) can “buy-in” to Medicaid benefits for disabled children via a monthly premium.
Removal of Medicaid “stair step” for kids 	January 2013	Children between six and 18 with family incomes at or below 133 percent FPL gained Medicaid eligibility thanks to Senate Bill 11-008 .

Increase in Medicaid eligibility for pregnant women	January 2013	Senate Bill 11-250 increased the Medicaid eligibility threshold for pregnant women to 185 percent FPL allowing them to access dental benefits and lower cost sharing.
CHP+ expanded to dependents of state employees	January 2013	CHP+ became a health coverage option for dependents of state employees, making their dependents eligible for CHP+ benefits, lower enrollment fees, and fewer out-of-pocket costs.
Implementation of CHP+ health plan automatic enrollment 	January 2013	Health Maintenance Organization selection for new CHP+ enrollees is automated to streamline enrollment. CKF continues to recommend that further changes be made to protect family choice.
Removal of CHP+ three-month waiting period	May 2013	Senate Bill 13-008 amended CHP+ eligibility criteria for children and pregnant women by removing the three-month waiting period to enroll in CHP+ after having private health insurance.
Implementation of 12-month continuous eligibility for kids 	March 2014	House Bill 09-1293 allows children ages 0-18 to remain eligible and enrolled in one program (either Medicaid or CHP+) for 12 continuous months regardless of changes to family size or income.
Adult dental Medicaid benefit added	April 2014	Medicaid clients ages 21 and older gained access to limited dental benefits in April 2014. Full dental benefits, including restorative procedures and services requiring prior authorization, became available on July 1, 2014.
Extension of reasonable opportunity period to 90 Days 	May 2014	The state responded to federal guidance by defining and aligning the reasonable opportunity period for citizens and non-citizen applicants to 90 days.
CHP+ children's dental benefit expanded	July 2014	The state responded to federal guidance by expanding benefits to include periodontic care, orthodontic care, prosthodontic care, and an increased annual maximum per member from \$600 to \$1,000.
Coverage for certain legally present immigrants residing less than five years	Projected - Summer 2015	State financing through House Bill 14-1336 was appropriated to open Medicaid and CHP+ eligibility to immigrant children legally present less than five years, and CHP+ eligibility for immigrant pregnant women present less than five years. An estimated 5,600 vulnerable children and pregnant women will benefit when this provision is implemented in 2015.

The CKF mission is to increase access to affordable health coverage and high quality health care by ensuring that Medicaid, CHP+, and subsidized private insurance through Colorado's state-based marketplace consistently meet the needs of low-income Coloradans.

To access the full report, please visit ckf.cchn.org/publications/the-maze/