



Colorado Children’s Medicaid and CHP+ Enrollment Report – 2015 Quarter One

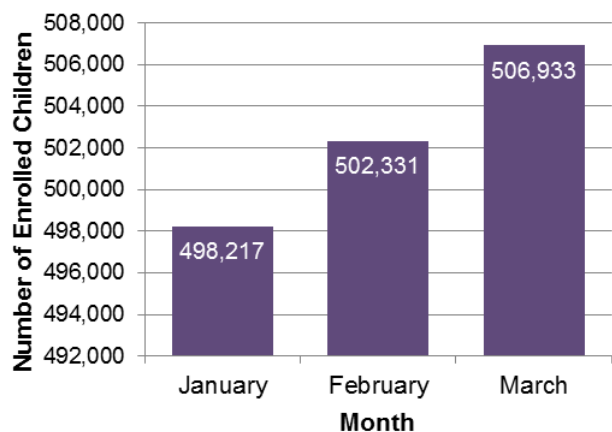
Colorado Covering Kids and Families’ (CKF) quarterly enrollment reports illustrate children’s enrollment changes in Colorado’s Medicaid and Child Health Plan Plus (CHP+) programs and identifies corresponding legislation, rule changes, and other factors that may have contributed to an increase or decrease in enrollment. The enrollment data used for this report comes from the Colorado Department of Health Care Policy and Financing’s (HCPF) Medical Services Premiums, Expenditures, and Medicaid Caseload Reports.¹

2015 Quarter One Enrollment

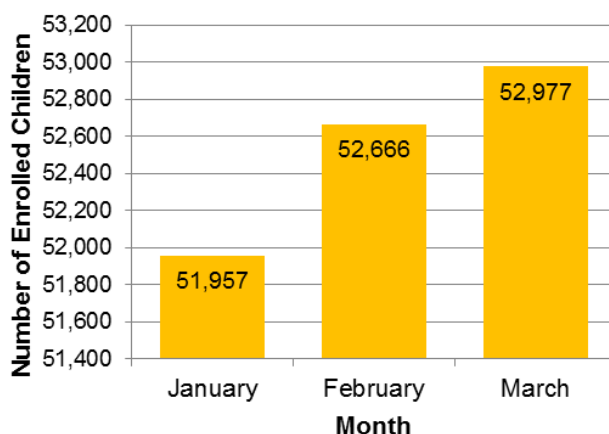
Over the first quarter of 2015, children’s combined enrollment in Medicaid and CHP+ rose by 1.8 percent or 9,736 children. The growth rate in the first quarter of 2015 was stronger than in the last quarter of 2014, which had increased by 1.3 percent. However, in comparison to the same quarter one year ago, the increase in Medicaid and CHP+ enrollments occurred at a slower rate in 2015 than in 2014 when the growth rate was 3.8 percent.

Enrollment in Medicaid and CHP+ increased during the quarter; however enrollment in CHP+ occurred at a slightly higher rate of 2.0 percent, compared to the Medicaid growth rate of 1.7 percent. Medicaid grew by 8,716 enrollments in the first quarter, while CHP+ grew by 1,020 enrollments.

Number of Children Enrolled in Medicaid - 2015 Quarter 1
(excluding foster care)



Number of Children Enrolled in CHP+ - 2015 Quarter 1



What Impacted Kids’ Medicaid and CHP+ Enrollment in the First Quarter of 2015?

The following factors may have impacted enrollment this quarter:

- The second nationwide open enrollment period for private insurance coverage was open until February 15, 2015. Increased outreach efforts by many community-based organizations due to the open enrollment period likely encouraged more families to apply for new Medicaid or CHP+ coverage for their children during this time. In addition, marketing efforts from the state-based marketplace, Connect for Health Colorado, private health insurance companies, and health insurance brokers, may have also encouraged Coloradans to apply for health coverage. Families applying through Connect for Health Colorado may have found that their children were eligible for CHP+ while the parents were eligible for Advanced Premium Tax Credits and Cost Sharing Reductions.

- The tax penalty for not having [Minimum Essential Coverage](#) to avoid a tax in 2015 is higher than it was in 2014, which may have prompted additional families to seek health coverage for their children in 2015. The 2015 tax penalty is the higher of either, a) two percent of the family's annual income, or b) \$325 per uninsured adult or \$162.50 per uninsured child under 18, not to exceed \$975 per family.² Compared to the maximum penalty in 2014 of \$285 per family, the increased potential financial burden of not having health insurance may have motivated some families who did not act last year to apply for coverage this year.

Looking Forward

In the next quarter, Medicaid and CHP+ enrollments are likely to continue to increase, although they may increase at a slower rate than the first quarter. Additionally, the following policy and procedural changes scheduled over the next quarter may impact enrollment:

- In May and June 2015, the Eligibility and Enrollment Medical Assistance Program contract duties currently performed by the vendor MAXIMUS will be transferred to county departments of human/social services and Denver Health's new office of Medical Assistance Program Services. The MAXIMUS contract will end on June 30, 2015. The transition of duties will take place in several phases between May 1 and June 30, during the second quarter of the year. CKF will monitor the transition closely to ensure it does not have a negative impact on children's enrollment in Medicaid or CHP+.

For more information, contact Stephanie Brooks, CKF Policy Analyst, at sbrooks@cchn.org. Previous quarterly enrollment reports can be found on the CKF website at cchn.org/ckf/quarterly-enrollment-reports/.

¹ Colorado Department of Health Care Policy and Financing. (2015). *Premiums, Expenditures and Caseload Reports*. <https://www.colorado.gov/pacific/hcpf/premiums-expenditures-and-caseload-reports>

² HealthCare.gov. *The fee you pay if you don't have health coverage*. <https://www.healthcare.gov/fees-exemptions/fee-for-not-being-covered/>