SHORT TERM, HIGH IMPACT OPTION
Continue to simplify PEAK to decrease errors, improve client satisfaction with the application process, and increase client autonomy.

Colorado Covering Kids and Families' (CKF) report, *Colorado's Health Insurance Affordability Programs: Goals to Prioritize and Options to Consider to Create a More Direct Pathway to Health Coverage*, is the first to document and examine the eligibility and enrollment process in health insurance affordability programs since the implementation of the Affordable Care Act (ACA). Health insurance affordability programs include Health First Colorado (Colorado's Medicaid program), Child Health Plan *Plus* (CHP+), and Advanced Premium Tax Credits (APTCs) and Cost Sharing Reductions (CSRs) to purchase a qualified health plan through the state's health insurance marketplace, Connect for Health Colorado.

In the report, CKF recommends nine goals for the state to prioritize to simplify, streamline, and coordinate the eligibility and enrollment process for health insurance affordability programs. Under each goal, various legislative, regulatory, and administrative options to reach the goal are provided for decision makers to consider. To complement the report, CKF produced fact sheets highlighting six of the options presented in the report that can be adopted in the short-term to have an immediate positive impact toward achieving the recommended goals. To access the other fact sheets, go to **http://ckf.cchn.org/publications/the-maze/**

The ACA provided funding to states to help them adopt a single, streamlined application for all health insurance affordability programs that could be completed online, over the phone, in person, or on paper.

Colorado implemented an online application, the Colorado Program Eligibility and Application Kit (PEAK), prior to the ACA and put the state ahead of the ACA requirements. Colorado also integrated eligibility criteria for APTCs and CSRs into the online application. Despite these successes, assisters note that the application length is a barrier for some applicants, the questions are not always clear, the Spanish version of the application is less clear than the English version, and the help text is not always accurate. Colorado can continue to improve PEAK by prioritizing the following:

- **Simplify and Improve Questions and Text**
  PEAK should be more dynamic and streamlined, with simplified questions that only request the information required for an eligibility determination. For example, social security numbers and citizenship information should only be asked of people applying for benefits, rather than every household member. Disability-related questions are also confusing and cause frustration for clients who are not seeking disability-related benefits. The help text which complements the questions in PEAK should be updated and tested with clients and stakeholders to ensure accuracy and readability. In addition, fields in PEAK should match required fields in the Colorado Benefits Management System, the system that determines eligibility for health insurance affordability programs, to alleviate processing burdens for eligibility technicians and to generate accurate eligibility determinations.

- **Improve How Income Information is Collected**
  Individuals applying for health coverage are often confused by what should be reported as income to determine eligibility for health insurance affordability programs. In particular, Coloradans who are self-employed or seasonally-employed and those with variable income struggle the most. Although improvements have been made, the income fields and accompanying help text can be further simplified to help applicants report income accurately.

> **"Often I feel like an interpreter between what PEAK is saying and what it actually means."**
> – Assister

- **Improve Application Accessibility**
  To ensure accessibility for individuals with limited English proficiency, assisters note that improvements need to be made to the Spanish version of PEAK because it is not always as clear as the English version. To identify specific areas for improvement, data on which sections of the Spanish version of PEAK are frequently abandoned, take a prolonged period of time to complete, and are most prone to errors should be analyzed and compared to data from the English version. It is also important to ensure that updates that are made to the English version are also made to the Spanish version, and that the Spanish translation is professional, high quality, and written at an accessible reading level. Longer term, applications should also be developed in additional languages other than English and Spanish, particularly in the most commonly spoken languages in Colorado. Other options to eliminate language barriers may also be considered after extensive feedback from clients and stakeholders such as using real-time translation technologies and audio visual tools.

For more information on CKF's recommendation to continue to simplify PEAK, as well as the paper application, please reference goal three (p. 32) in the full report, which can be found at **http://ckf.cchn.org/publications/the-maze/**.