SHORT TERM, HIGH IMPACT OPTION

Improve the transfer of information between systems and entities to ensure successful and timely enrollment in health insurance affordability programs.

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 and Cost Sharing Reductions 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/**

High-functioning eligibility and enrollment systems are key to enrolling Coloradans in the correct health insurance affordability program and helping them retain and access health benefits. The ACA gives states enhanced federal matching opportunities to modernize, streamline, and maintain eligibility and enrollment systems. Colorado was able to take advantage of the funding to significantly improve its online application, the Colorado Program Eligibility and Application Kit (PEAK), and other eligibility and enrollment systems. In fact, Colorado won several national information technology awards for its real time eligibility determination functionality, PEAK*Health* mobile app, and interagency collaboration with PEAK.[1]

However, problematic transfer of information between systems and entities is a barrier to successful and timely enrollment. Errors can occur in transfers of information and data between entities, including between PEAK and Connect for Health Colorado, PEAK and the Colorado Benefits Management System (CBMS), the system that determines eligibility for health insurance affordability programs, and CBMS and the Medicaid Management Information System (MMIS), the state's claims payment system.

For example, assisters indicate that changes reported through PEAK do not always transfer, or transfer correctly, to CBMS. In addition, providers look up patient eligibility through the MMIS provider portal and the slow connection between CBMS and MMIS sometimes results in clients being told inaccurate information about their Health First Colorado or CHP+ eligibility at a provider's office and as a result, clients may go without care. Furthermore, in situations where an application is pended because the

client needs to provide additional information, a case may be assigned to the wrong entity for processing and management, delaying enrollment and causing confusion for assisters and clients. Colorado can continue to build on previous successes to develop more efficient, accurate, and streamlined eligibility and enrollment systems by prioritizing the following:

- **Improve Case Transfer between Entities**
  Because the ACA requires seamless transfer of data between Medicaid, a state's Children's Health Insurance Program, and marketplace eligibility systems,[2] the ability to transfer cases between county departments of human and social services, Connect for Health Colorado, and other eligibility sites must be simplified and occur in real-time. In addition, the process of how the system assigns cases to entities must be clarified and clearly communicated to assisters and clients.

- **Use the Transition to Colorado interChange to Improve Functionality of MMIS**
  Colorado's MMIS vendor contract is transitioning to HP Enterprise Services, which will implement a new MMIS, Colorado interChange, beginning November 2016.[3] The state may use this opportunity to update system connections between CBMS and MMIS to ensure data can be transferred more quickly than the 24 to 48 hours it currently takes. In addition, the Colorado Department of Health Care Policy and Financing should ensure that Colorado interChange is able to handle CHP+ passive enrollment and is able to generate and send accurate enrollment notices to CHP+ clients. With the implementation of Colorado interChange, HCPF should also coordinate with all interested parties, including CHP+ Managed Care Organizations and advocates, to ensure that business processes are examined and simplified, if possible, based on the new capabilities of Colorado interChange.

- **Collect Data to Identify Improvements and Fixes**
  Data on eligibility and enrollment systems' functionality should be collected, analyzed, and shared to help identify improvements and fixes.

For more information on CKF's recommendation to improve the transfer of information between eligibility and enrollment systems and entities, as well as how the state can more generally monitor and improve eligibility and enrollment systems, please reference goal two (p. 29) of the full report, which can be found at **http://ckf.cchn.org/publications/the-maze/**.

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[1] Colorado Governor's Office of Information Technology. (2016). Colorado PEAK awards. Retrieved from http://oit.state.co.us/cbms/awards

[2] Hensley-Quinn, M., & Snyder, A. (2013, December). Managing program change: Experience from maximizing enrollment states in leadership, culture change, coordination, and data. *National Academy for State Health Policy & Robert Wood Johnson Foundation.* Retrieved from http://www.maxenroll.org/files/maxenroll/resources/maximizing.enrollment.managing.program.change.final_12.18.pdf

[3] Colorado Department of Health Care Policy and Financing. (n.d.) The Colorado interChange. Retrieved from https://www.colorado.gov/pacific/hcpf/colorado-interchange-faqs