



Colorado Covering Kids and Families

**CKF Coalition Meeting  
Thursday, February 16, 2017**

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<p><b>Health Insurance Literacy Tool –</b> <i>Michele Ames</i></p>	<p><b>Monthly Messaging tool on CoveredHQ.org</b></p> <p>The Health Insurance Literacy Workgroup is a statewide group made up of 17 diverse organizations including the Colorado Health Foundation, Colorado Covering Kids and Families (CKF), and the Colorado Association of Health Plans. Their goal is to create resources that help individuals use their health coverage, not just enroll. They have created tools and resources for assisters to support their clients with health insurance literacy. One of their first efforts is a monthly <a href="#">messaging tool</a> housed on <a href="#">CoveredHQ.org</a>.</p> <p>Their goal is for as many groups as possible to use this monthly messaging platform because the more a consistent message is delivered, the more likely individuals will understand how to use their health coverage. The monthly messaging generally is very simple and is intended to be shared easily. The site contains both consumer messaging and stakeholder messaging. The stakeholder messaging is intended to be used by those who speak with elected officials. The language is written at a higher level than for clients but is still intended to be educational. The site contains sample newsletter and social media text. The social media text can be shared via Facebook or in a Twitter feed if you do not wish to copy and paste in the link. They are working to refine and curate health insurance literacy materials. Also, they are interested in creating other partnerships where they can support work going on related to health insurance literacy.</p> <p>The entire tool is translated into Spanish, and assisters can move between the English language and Spanish language sites by the click of a button.</p> <p>If there are things that CKF Coalition members like, do not like, or think</p>	

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	<p>could be made easier, or ideas for additional partnerships, Michele Ames would like to hear from those members:  <a href="mailto:michele@micheleamesconsulting.com">michele@micheleamesconsulting.com</a>.</p> <p><b>Q:</b> If an assister is not fluent in Spanish but they want to post a Spanish language post, does the assister still need to go to the Spanish language side of the site to get the social media message in Spanish?  <b>A:</b> Yes. However, the Spanish side is a replication of the English side (with considerations for cultural as well as linguistic translation) so it should be easy to find.</p>	
<p><b>Updates from the Colorado Department of Health Care Policy and Financing –</b>  <i>Nina Schwartz</i></p>	<p><b>New MMIS System</b>  The Colorado Department of Health Care Policy and Financing (HCPF) is launching a new Medicaid Management Information System (MMIS) called Colorado interChange on March 1. This is the system which providers use to bill HCPF for services they provide to patients. There will be a member portal launched in July of 2017.</p> <p>HCPF has worked to minimize any impact to its members; however, if they are told their provider is no longer a Health First Colorado (Colorado's Medicaid Program) or Child Health Plan <i>Plus</i> (CHP+) provider, they can call the member contact center at 1-800-221-3943 or state relay 711. Providers have been notified that if they submit their application by the end of the month, they should be able to keep seeing members. There are many materials available for providers on HCPF's website.</p> <p><b>Q:</b> How will community-based organizations receive messaging on how the MMIS member portal works?  <b>A:</b> HCPF will do outreach to counties, regional care collaborative organizations, behavioral health organizations, and others. It will include messaging on HCPF's website, member email lists, social media, and through other channels.</p> <p><b>Q:</b> Does HCPF have any idea if most of the providers have signed up so they can continue to provide care?  <b>A:</b> There are more than 41,000 providers who have been approved and</p>	

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	<p>more who are waiting for approval.</p> <p><b>IRS 1095-B Forms</b>  HCPF sends Internal Revenue Service (IRS) Form 1095-B to almost all Health First Colorado and CHP+ members. The initial forms are all out, and HCPF is now sending corrected forms which are all generated through the Colorado Benefits Management System on a weekly basis. Certain changes can be report through the Program Eligibility and Application Kit (PEAK) website, especially demographic changes. If an eligibility month needs to be changed, the member must contact their county or a Medical Assistance site, depending upon who they are working with.</p> <p>One change from last year is that HCPF is sending Form 1095-B to those who were enrolled in Presumptive Eligibility, regardless of if the member went on to have ongoing coverage through Health First Colorado or CHP+. HCPF will start transmitting forms to the IRS in March.</p> <p><b>Updated Renewal Packets and IEVS Letters</b>  In the March 19, 2017 build, new MAGI and non-MAGI renewal packets will be rolled out. HCPF will hold a webinar training on the new renewal packet on March 16 from 10:00 a.m. to 11:30 a.m. (<a href="#">Register here.</a>)</p> <p>There will also be a new Income Eligibility Verification System (IEVS) letter. This is the letter that requests members provide an explanation why their income is significantly different in electronic databases versus what the member self-attested. Members will now be able to respond to the IEVS letter through PEAK, there will be desk aids available, and there will be a member-facing Frequently Asked Questions (FAQ) pages available for both the renewal packets and the IEVS letter. HCPF is willing to take additional questions to add to the FAQ pages. HCPF will hold a webinar training on the new letter in collaboration with the PEAK Outreach Initiative on March 14 from 1:00 to 2:30 p.m. (<a href="#">Register here</a>).</p> <p><b>Colorado Indigent Care Program Webinars</b>  There are changes being made to the Colorado Indigent Care Program's</p>	

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	<p>yearly applications. The webinars on these changes are intended for providers. There will be a stakeholder forum on April 27, 2017 at 9:00 a.m. General questions can be directed to the <a href="mailto:cicpcorrespondence@hcpf.state.co.us">cicpcorrespondence@hcpf.state.co.us</a> mailbox.</p> <p><b>Future of the ACA</b> HCPF will continue to update the <a href="#">FAQs</a> on healthfirstcolorado.com regarding the status of the Affordable Care Act (ACA) as there are any changes. For now, the ACA is still the law of the land and nothing has been changed in HCPF's process or coverage.</p> <p><b>Expanded Hours for Member Contact Center Online Chat Assistance</b> HCPF has expanded the hours of their online chat assistance on PEAK via their member contact center. The service will now be available Monday through Friday from 8:30 a.m. to 4:00 p.m.</p>	
<p><b>Updates from Connect for Health Colorado – Saphia Elfituri and Ian McMahon</b></p>	<p><b>Open Enrollment Update</b> Connect for Health Colorado had a successful fourth open enrollment period which ended January 31, 2017, with enrollments 12 percent higher than at the end of the third open enrollment period. Saphia thanked the assisters in the room and on the phone for all their efforts in helping making that a reality. The final number of submitted enrollments as of February 13 was 176,595. For the third open enrollment period, that number was 157,675.</p> <p>Connect for Health Colorado extended the open enrollment period for those who were in process as of January 31, giving them until February 4 to complete enrollment. Consumers whose 2016 coverage will no longer be offered in 2017 can continue to apply and enroll until March 1. Otherwise, a consumer must now have a special enrollment period (SEP) due to a life change event like marriage, birth of a child, or loss of coverage to be able to enroll in coverage or make a change to an existing plan.</p> <p><b>IRS 1095-A Forms</b> Connect for Health Colorado mailed out their IRS Form 1095-As a couple of weeks ago. One batch of corrected Form 1095-As has also gone out. If a</p>	

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	<p>consumer needs corrections, they should call the Connect for Health Colorado Customer Service Center.</p> <p><b>Clear Choices Campaign</b>  The Clear Choices Campaign released their second annual exchange website scorecard. The Connect for Health Colorado website was reviewed, and received the second place rating among state-based marketplaces, primarily due to the functionality added to the website through the new Quick Cost and Plan Finder Tool. The Clear Choices Campaign is a group of patients, providers, insurers, employers, and life science companies. Click <a href="#">here</a> for more information.</p> <p><b>Future of Connect for Health Colorado and the ACA</b>  Connect for Health Colorado is proceeding in a “business as usual” way. They are gearing up for the fifth open enrollment period. According to the Connect for Health Colorado Board of Directors and Chief Executive Officer, there are unlikely to be many technological projects on PEAK or in the marketplace for this upcoming open enrollment period as the marketplace is stabilizing and waiting to see what will come down from the federal level. At that point, they will be able to adjust accordingly. They might continue to provide some of the consumer tools like the Quick Cost and Plan Finder Tool.</p> <p>Legislation passed the Colorado State Senate Finance Committee to repeal Connect for Health Colorado. However, it is unlikely this legislation will fully pass the state legislature. If it were to pass, Colorado would join the federal marketplace. Having a state-based marketplace puts Colorado in a better place for whatever may come from the federal government in regard to the ACA. Both the 208 Commission from 2006 and the 2014 Colorado Commission on Affordable Health Care pointed to the need for transparency in insurance cost information, and Connect for Health Colorado already has a well-built platform that can help with those transparency issues in allowing individuals to compare costs and plans. Connect for Health Colorado plans on continuing to exist.</p>	

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	<p><b>CMS Proposed Rules for Fifth Open Enrollment Period</b>  The Centers for Medicare and Medicaid Services (CMS) has released a <a href="#">proposed rule</a> for the fifth open enrollment period. There is a comment period lasting through March 7, 2017. Possible updates include:</p> <ul style="list-style-type: none"> <li>• A six week open enrollment period from November 1 through December 15, 2017.</li> <li>• Required SEP pre-enrollment verifications.</li> </ul> <p>Connect for Health Colorado is evaluating what this would mean for technology systems.</p> <p><b>Q:</b> Had the possibility of SEP verifications been discussed before now?  <b>A:</b> They have been discussed previously at both the state and federal level. Connect for Health Colorado will have to work with carriers to see how they are going to operationalize this if the proposed rule is finalized. Connect for Health Colorado will evaluate how to do any verification in the most consumer-friendly way possible.</p> <p><b>Q:</b> Could you tell us more about the open verification request notices that are going to consumers?  <b>A:</b> These letters are not actually verification requests, they are reminders at day 45 and day 75 of a 90 day reasonable opportunity period (ROP) to encourage consumers to return requested verifications to continue receiving Advanced Premium Tax Credits (APTCs). These letters are intended to be an additional customer service practice. The 90 day ROP applies for citizenship, identification, and income specifically related to receiving APTCs since the implementation of the use of the Federal Data Services Hub to verify marketplace-related income.</p>	
<p><b>Open Enrollment Four Debrief – CKF Team</b></p>	<p>CKF asked the group a number of questions related to their experiences during the fourth open enrollment period.</p> <p>In general, members stated that this was the easiest open enrollment period so far.</p> <ul style="list-style-type: none"> <li>• A county and a Medical Assistance site both reported that overall each year has gotten better, and that having experienced staff and knowing where to go when help is needed helps things to go more</li> </ul>	

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	<p>smoothly.</p> <ul style="list-style-type: none"> <li>• A Certified Application Assistance Site (CAAS) stated that they had enough literacy this open enrollment period to provide answers to their clients, and things went a lot more smoothly.</li> <li>• A school district CAAS site shared that every year they are developing stronger partnerships, so they can refer clients to experts to help them shop.</li> </ul> <p>Members thought that the training they received from webinars, state training, and other messaging was helpful and that in general they got the information they needed, to do what they needed to do.</p> <p>When asked what could be improved next year, meeting attendees did not share specific examples, but did mention that the new PEAK technical call line will be helpful.</p> <p>Meeting attendees also said that, in general, they did not use the outreach workplans that Ezra Watland from Enroll America spoke about developing. One attendee noted that, though her organization was not able to use the workplan information, they are planning on using the zip code level eligible but not enrolled (EBNE) data for outreach that Enroll America provided them through Enroll America’s work with the Colorado Health Institute (CHI). <a href="#">See here for more.</a></p>	
<p><b>CKF Updates – CKF Staff</b></p>	<p><b>CKF Annual Survey</b>  CKF has released their annual survey. CKF was going to close the survey on February 10, but CKF decided to extend the timeline to complete the survey through Friday, February 24, 2017. A summary of results from the survey will be shared at the next coalition meeting.</p> <p><b>New PEAK technical support call center launched February 15, 2017</b>  The new technical support call center is for helping clients and community bases assisters with technical issues when using PEAK. The number is: 1-800-250-7741. The call center is housed at the Governor’s Office of Information Technology and provides direct customer and assister assistance for technical issues related to PEAK; this includes password</p>	

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	<p>resets.</p> <p><b>Update on Federal and State Policy Developments</b></p> <p>At the federal level, there are many discussions taking place regarding what a replacement for the ACA would look like. However, there are no solid plans at this time. The Republican congress-people are hoping to use the 2017 fiscal year (FY) budget reconciliation process to begin repealing parts of the ACA which means only items directly related to the budget can be impacted. There has also been discussion of using the FY 2018 budget reconciliation process to propose changes to the way Medicaid is structured including block granting Medicaid or using per capita caps. These are ways in which federal funds come to the states that could result in fewer possible enrollments in Medicaid. Advocacy organizations are working to understand what all of this will mean.</p> <p>Tom Price was approved by the U.S. Senate on Friday, February 10, 2017, to be secretary of the U.S. Department of Health and Human Services. The Centers for Medicare and Medicaid Services released a <a href="#">proposed rule</a> (PDF) on February 15, 2017, for possible changes to be implemented for the fifth open enrollment period. <a href="#">Here</a> is the CMS press release. As mentioned above, the proposed rule has a comment period through March 7, 2017.</p> <p>At the state level, Colorado <a href="#">Senate Bill 17-003</a>, which would repeal the Connect for Health Colorado Marketplace and move Colorado to the federal exchange, is currently in the state Senate committees, but unlikely to pass in the state House. However, CKF and Connect for Health Colorado are still monitoring it.</p> <p>There are also a several bills to improve client correspondence that CKF is watching. The main bill is <a href="#">Senate Bill 17-121</a> which would require plain language be used in notices.</p>	

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	<p><b>Reason for Decreasing Health First Colorado and CHP+ Numbers?</b>            CKF noticed that in the last three months of 2016, children's enrollments in Health First Colorado and CHP+ appear to be decreasing. CKF is checking into this with HCPF, but does the group have any insight into why this may be happening?</p> <p><b>A:</b> Three assisters shared that as a result of President Trump's immigration statements and actions, some mixed status families (often citizen children with undocumented parents) are not coming in for appointments. This may be why families are not reapplying for coverage and or why some families may be removing themselves from benefits entirely.</p>	
<p><b>General Coalition Member Updates/Issues</b></p>	<p><b>Navigator Trainings</b>            Denver Human Services is continuing to offer Navigator trainings at Denver Human Services. Due to a surge in interest, they have increased the amount of trainings a month from one to two for January, February, and are considering doing so for March. These trainings are always included in the <a href="#">CKF Coalition Update</a>.</p> <p>The CORE division is the Denver Human Services new Community Outreach and Resource Engagement Division beginning this July. The division is doing more outreach. They are hiring a case manager and a trainer. They will be working with the homeless as well.</p>	
<p><b>Next Meeting</b></p>	<p>Thursday, March 16, 2017 from 9:00 to 11:00 a.m.</p>	