



# COLORADO'S MAZE TO ENROLLMENT IN MEDICAID & CHP+

## *Progress Made and Opportunities for Improvement*

## EXECUTIVE SUMMARY

Colorado's Medicaid and Child Health Plan *Plus* (CHP+) programs provide health coverage to over 608,000 children, parents, and pregnant women.<sup>1</sup> Nonetheless, according to two recent surveys, between 112,200 and 124,128 children in Colorado lack health insurance coverage.<sup>2,3</sup> Of those, 82,036 are estimated to be eligible for but not enrolled in Medicaid and CHP+.<sup>4</sup> Policymakers and community leaders have recognized the importance of health insurance for kids and families. In the past few years, significant progress has been made to simplify the process for kids and families to enroll and retain coverage in Medicaid and CHP+. Accomplishments include: 1) Making the application process easier by allowing Coloradans to apply for and manage their cases online through Colorado PEAK ([www.colorado.gov/peak](http://www.colorado.gov/peak)), 2) Implementing electronic verification of citizenship and identity, and automatic renewals, 3) Expansions to cover more kids, parents, and pregnant women, and 4) New opportunities to simplify the programs under the Children's Health Insurance Program Reauthorization Act of 2009 and the Patient Protection and Affordable Care Act (PPACA or ACA) of 2010.

In 2009, Colorado Covering Kids and Families (CKF) released *The Maze: The Barriers that Keep Eligible Colorado Children and Families out of Medicaid and CHP+ and Recommendations to Create a Direct Path to Enrollment*. This report examined the maze uninsured kids and families must navigate to enroll in Colorado Medicaid and CHP+. The report described the numerous barriers that applicants must face and provided twenty recommendations to guide Colorado's decision makers as they work to simplify the path to Medicaid and CHP+ coverage.

In 2010, CKF released *The Maze One Year Later*, which provided a snapshot in time of the progress made on the specific recommendations from the original report. It also revisited opportunities that remain to improve the system and offered ways for concerned Coloradans to become part of the effort to eliminate the barriers that keep eligible Colorado kids and families uninsured.

This is CKF's third *Maze* publication. For this update, CKF conducted eight focus groups with outreach and enrollment professionals and parents whose children are on Medicaid and CHP+ to verify known and identify new barriers to coverage. This year, CKF honed in on nine recommendations for Colorado to adopt to tear down the maze that families face to enroll in Medicaid and CHP+. CKF chose recommendations that can be implemented by 2014 and will benefit kids and families regardless of what the Supreme Court or Congress decides about the ACA. These nine recommendations will be CKF's priorities for the coming year:

CKF is a statewide coalition of 220 organizations and 375 individuals with experience and expertise in outreach and enrollment for Colorado's Medicaid and CHP+ programs. CKF's mission is to ensure that all children and families eligible for Medicaid and CHP+ can enroll and stay enrolled. To access the full report, please visit [www.cchn.org/ckf](http://www.cchn.org/ckf).

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- Improve the state's eligibility system so that it meets the needs of Coloradans and is in compliance with federal requirements by 2014.
- Create accountability and transparency across the Department of Health Care Policy and Financing, the Department of Human Services, contracted vendors, and counties.
- Increase ability to collect and analyze data to allow Colorado to make informed improvements to the Medicaid and CHP+ programs.
- Simplify Colorado Benefits Management System correspondence to clients, including improved Spanish translation.
- Streamline the information sent to parents and children on Medicaid and CHP+ about benefits and how to access care.
- Implement 12-month continuous eligibility for children in Medicaid.
- Provide initial and ongoing robust training through a Learning Academy for all application assistance and eligibility sites.
- Ensure county departments of human services and medical assistance sites adhere to state rules so eligibility determinations are uniformly processed across the state.
- Recruit and support an adequate number of community-based organizations, evenly distributed statewide, to provide comprehensive assistance to Medicaid and CHP+ applicants and enrollees.



The following are ways stakeholders can help CKF make progress on implementing these recommendations: 1) Participate in stakeholder processes to share information and provide feedback to the Department of Health Care Policy and Financing (HCPF) and its vendors, 2) Send a thank you letter to HCPF, the Governor's office, or legislators about specific legislation that has made an impact for children and families, 3) Help families directly by providing outreach, application and enrollment assistance, or help link families to health care, 4) Take advantage of funding opportunities to help support outreach and enrollment work, 5) Join CKF to stay up to date and involved, and 6) Help spread the word about the ways to help families navigate the maze to enrolling in and keeping health insurance coverage and access to care. For more information on how to get involved, contact CKF staff at [www.cchn.org/ckf/aboutus.php](http://www.cchn.org/ckf/aboutus.php).

- 1 The Department of Health Care Policy and Financing. (2012). Premiums, Expenditures, and Caseload Reports. Available at: [www.colorado.gov/cs/Satellite/HCPF/HCPF/120963576663](http://www.colorado.gov/cs/Satellite/HCPF/HCPF/120963576663). Accessed May 1, 2012.
- 2 Colorado Health Access Survey. (2011). *Overview of Colorado's Health Care Coverage, Access, and Utilization*. Available at: [www.cohealthaccesssurvey.org/wp-content/uploads/2011/11/IssueBrief\\_Overview\\_FINAL\\_11\\_9\\_11.pdf](http://www.cohealthaccesssurvey.org/wp-content/uploads/2011/11/IssueBrief_Overview_FINAL_11_9_11.pdf). Accessed February 24, 2012.
- 3 Georgetown Center for Children and Families, Georgetown University Health Policy Institute. (2011). *Children's Health Insurance Coverage in the United States from 2008-2010, analysis of the American Community Survey*. Accessed February 24, 2012. Available at: [cfc.georgetown.edu/index/cms-file-system-action?file=ccf%20publications/uninsured/acs\\_brief.pdf](http://cfc.georgetown.edu/index/cms-file-system-action?file=ccf%20publications/uninsured/acs_brief.pdf)
- 4 Colorado Health Institute. (2012). *Colorado Children's Health Insurance Status: 2012 Update*. Available at: [www.coloradohealthinstitute.org/key-issues/detail/health-coverage-and-the-uninsured/colorado-childrens-health-insurance-status-2012-update](http://www.coloradohealthinstitute.org/key-issues/detail/health-coverage-and-the-uninsured/colorado-childrens-health-insurance-status-2012-update). Accessed March 28, 2012.

