



SHORT TERM, HIGH IMPACT OPTION

Allow assisters to have access to additional information on a client's case so they can more effectively help their clients and troubleshoot issues.

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. Health insurance affordability programs include Health First Colorado (Colorado's Medicaid program), Child Health Plan *Plus*, 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.chn.org/publications/the-maze/>

Giving community-based assisters greater access to eligibility and enrollment systems can have a significant impact on increasing their autonomy and effectiveness in helping clients enroll in health insurance affordability programs without requiring additional eligibility technician or call center staff time. Assisters have expressed a desire to have, at a minimum, read-only access in the Colorado Benefits Management System (CBMS), the system that determines eligibility for health insurance affordability programs, so they can see details of a case, explain the details to clients, and more effectively troubleshoot issues if they arise. Assisters who already have read-only CBMS access report that the access is essential to helping their clients enroll in health coverage.

Web portals with enhanced access to systems and case management for assisters exist in Oklahoma, Utah, Texas, and Massachusetts. Not only are assisters in these states able to track progress of applications and follow-up as needed, but the states are better able to track the activity and reach of community-based assistance programs. In Massachusetts, giving assisters the ability to see the status of verifications dramatically reduced call volumes to the state's Medicaid call center.¹



Colorado can expand assisters' access to information on a client's case by prioritizing the following:

- Leverage the PEAKPro portal within the online application, the Colorado Program Eligibility and Application Kit or PEAK, to give assisters access to additional case information.
- Explore avenues to provide system access to Connect for Health Colorado's customer relationship management system for certified assisters and give them the capability to clear

certain errors and issues independently. This would eliminate the need to call the Connect for Health Colorado Service Center, reducing call volume and hold times. For example, Washington's state-based marketplace has given enhanced system access to about two dozen assisters to help other assisters in their networks expedite the application process, which has been very helpful.²

For more information on CKF's recommendation to allow assisters to have access to additional information on a client's case, as well as how the state can more generally improve support for assisters and formalize their role, reference goal six (p. 40) in the full report, which can be found at <http://ckf.cchn.org/publications/the-maze/>.

¹ Brooks, T., & Kendall, J. (2012, July). Consumer assistance in the digital age: New tools to help people enroll in Medicaid, CHIP and exchanges. *Robert Wood Johnson Foundation*. Retrieved from http://www.rwjf.org/content/dam/farm/reports/issue_briefs/2012/rwjf400219

² According to Patricia Gepert, Outreach and Enrollment Coordinator at the Washington Association of Community and Migrant Health Centers, May 2016.