



Colorado Covering Kids and Families

## COLORADO'S HEALTH INSURANCE AFFORDABILITY PROGRAMS:

*Goals to Prioritize and Options to Consider to Create a More Direct Pathway to Health Coverage*

**SEPTEMBER 2016**

## EXECUTIVE SUMMARY

Colorado's health insurance affordability programs – non-disability Health First Colorado (Colorado's Medicaid program) categories, Child Health Plan *Plus* (CHP+), and Advanced Premium Tax Credits (APTCs) and Cost Sharing Reductions to purchase a qualified health plan

through the state's health insurance marketplace, Connect for Health Colorado – provide health coverage to 1,240,716 Coloradans.<sup>1,2</sup> Nonetheless, according to a recent report by the Colorado Health Institute, in 2014, approximately 371,000 uninsured Coloradans were eligible for but not enrolled in Health First Colorado, CHP+, or APTCs through the marketplace.<sup>3</sup>

Decision makers, state entities, funders, and advocates have recognized the importance of health coverage for individuals and families in Colorado.

Over the past several years, the state has made significant progress in increasing the number of eligible Coloradans enrolled in health coverage by expanding coverage options, prioritizing and funding outreach and enrollment efforts, and simplifying the eligibility and enrollment process.

Specific accomplishments include:

- Creating a state-based health insurance marketplace to meet the unique needs of the state;
- Expanding Health First Colorado to parents and caretaker relatives and adults without dependent children with household incomes up to 133 percent of the Federal Poverty Level;
- Removing the five-year waiting period for lawfully present immigrant children and pregnant women to be eligible for Health First Colorado and CHP+;



- Streamlining the eligibility determination process by developing a Shared Eligibility System to determine eligibility for health insurance affordability programs simultaneously; and
- Continuing to add functionality to the online application, the Colorado Program Eligibility and Application Kit.

This report is the first in Colorado to document and examine the eligibility and enrollment process in health insurance affordability programs since the implementation of the Affordable Care Act (ACA). Informed by 11 focus groups held with assisters and their clients in summer 2015, surveys completed by Colorado Covering Kids and Families (CKF) coalition members in 2015 and 2016, conversations with the CKF Advisory Committee and CKF coalition members throughout 2015 and 2016, and research conducted by CKF staff, this report includes a visual representation and explanation of how individuals and families enroll, and stay enrolled, in health insurance affordability programs and highlights various legislative, regulatory, and administrative reforms that decision makers should consider to further simplify, streamline, and coordinate the eligibility and enrollment process, and health coverage programs.

Based on the information gathered, CKF recommends nine goals for the state to prioritize:

1. Reduce churn and minimize gaps in health coverage;
2. Monitor and improve eligibility and enrollment systems to provide faster and more accurate eligibility results and enrollment information;
3. Improve online and paper applications to decrease errors, improve client satisfaction, and increase client autonomy;
4. Improve the readability, clarity, accuracy, and timeliness of client correspondence;
5. Improve the quality and accessibility of customer service support;
6. Improve support for community-based assisters and formalize their role;
7. Clarify, communicate, and improve renewal processes;
8. Improve and expand health coverage options; and
9. Better coordinate and align the Colorado Department of Health Care Policy and Financing and Connect for Health Colorado.

Various options are discussed throughout the report that would help the state realize these nine goals, and CKF encourages decision makers to consider the options presented. For more information on the options that accompany each goal, see Appendix I.

Significant steps have been taken since the implementation of the ACA to get more eligible Coloradans enrolled in health coverage. In order to ensure that Colorado continues to be a leader in health care reform and achieves its goal of being the healthiest state in the nation, decision makers, state agencies, funders, and advocates must continue to work together to prioritize reforms that further simplify, streamline, and coordinate programs and the pathway to health coverage. Our work is not done until every eligible Coloradan can easily enroll, and stay enrolled, in high quality, affordable health coverage.

To access the full report, please visit <http://ckf.chn.org/publications/the-maze/>.