



# COLORADO COVERING KIDS AND FAMILIES MONTHLY COALITION MEETING NOTES

December 28, 2018

As federal uncertainty around the Children's Health Insurance Program (CHIP) continues, CKF is devoting the December 2017 coalition meeting to understanding the latest developments. Staff from the Colorado Department of Health Care Policy and Financing (HCPF) and Connect for Health Colorado provided the latest information.

## **Updates on Child Health Plan Plus (CHP+)**

*Nina Schwartz & Ana Bordallo, HCPF*

*Saphia Elfituri, Connect for Health Colorado Policy Associate*

Last week the Governor submitted an emergency supplemental request to the Joint Budget Committee (JBC) to fund CHP+ if Congress does not act. Last Thursday the JBC approved that request. Practically, that means that there will not be termination notices going out in December and the program will not end in January. The funding approved by the JBC will allow CHP+ to continue through February. What is still uncertain is the impact of another development that happened last week. Also last Thursday, Congress approved a continuing resolution that allocated some federal funding to state CHIP program programs, however the wording of the bill makes it unclear how much, if any, federal funding will be coming to Colorado.

At this time, HCPF is saying that CHP+ will not end before February 28, 2018. The Department will send a letter when they know the date the program will end without congressional action. HCPF is focusing on the following messages:

- Continue to visit the doctors
- Continue to pay enrollment fees, if an enrollment fee is due

Coalition members can sign-up for email alerts here:

<https://www.colorado.gov/pacific/hcpf/future-child-health-plan-plus-chp>

Connect for Health Colorado continues to move forward with contingency planning. It is important for parents of CHP+ kids to enroll in health coverage during the open enrollment period. If CHP+ is reauthorized parents will not be eligible for a special enrollment period.

**Q.** There are CHP+ members that may not be eligible for tax credits because they have access to employer-sponsored health coverage. Do the letters include information about the Colorado Indigent Care Program (CICP)?

**A.** If it is necessary to send termination notices, the cover letter that accompanies the termination notice includes information about CICP and where to go for more information.

Q. Will the funding the JBC approved be used first, or the continuing resolution funds? Will the funding that the State of Colorado approved for CHP+ still be utilized now or will that be saved for use once/if the federal funding runs out in the spring?

A. The state funds approved by the JBC will only be used if there are no federal funds available. The HCPF budget analysts are reviewing the information to determine if, how, and when they funds will be used.

Q. Can children apply for coverage through Connect for Health Colorado during a special enrollment period even if the parents are not enrolled?

A. Yes. As long as the children are eligible to enroll they may do so without a parent enrolled in Connect for Health Colorado coverage.

Q. Will HCPF host another Future of CHP+ webinar?

A. HCPF is still determining the communication plan and resources to share. At this time they are updating FAQs with current information.

Q. If the child is enrolled through the marketplace during open enrollment, and CHP+ does remain viable, would the child remain on the marketplace or on CHP+?

A. That scenario should not occur. If a child is eligible for CHP+ they should not have access to premium tax credits and cost sharing reductions. They could enroll in a full price private health insurance plan, but would then no longer be eligible for CHP+. (CHP+ does not allow clients to have other health insurance.) Children enrolled in CHP+ should continue to act as normal, see the doctor, pay enrollment fees, etc.

Q. Families are receiving enrollment fee letters and asking the counties what happens to the enrollment fee if they pay it, and then the program ends in a few months.

A. The policy does not change. Members must pay the enrollment fee to receive coverage.

Q. When does the continuing resolution funding end? Is there a timeline associated with spending the money?

A. We don't know how the money will be distributed or if it will be distributed to Colorado. Each state is different. HCPF is working with the Centers for Medicare & Medicaid Services (CMS) to understand. Until CMS finishes the analysis, HCPF won't know.