



# COLORADO COVERING KIDS AND FAMILIES MONTHLY COALITION MEETING

**Friday, August 18, 2018**  
**9:00 a.m.-10:30 a.m.**

## **Connect for Health Colorado Updates**

Ian McMahon, Saphia Elfituri, and Stefanie Winfield, from Connect for Health Colorado provided a summary of the progress with the New Eligibility System and Assistance Network updates.

### **New Eligibility System**

- Connect for Health Colorado's New Eligibility System (NES) will be live during the upcoming open enrollment period. In order to prepare assisters for this change, Connect for Health Colorado hosted two webinars the week of August 20, that highlighted the user experience in the application.
- Connect for Health Colorado will begin their annual road show on September 10, 2018, to prepare Connect for Health Colorado certified assisters and brokers for the sixth open enrollment period. The road show will provide opportunities for attendees to view the NES. Communications for the road show will be sent to the Assistance Network listserv through a save the date, and registration will be through Eventbrite.
- Certified assisters and brokers will be invited to participate in NES testing in the fall. Connect for Health Colorado will share more information when it is available.

### **Assistance Network Updates**

- This year Connect for Health Colorado will have between 26 – 28 Certified Application Counselor (CAC) Designated Organizations this year. Connect for Health Colorado will send contracts to organizations that applied to become CAC Designated Organizations soon.
- Recertification training will be the same for Health Coverage Guides (HCGs) and CACs and will be open September 1, 2018 – October 15, 2018. The training will be available to new certified application counselors year-round.
- Connect for Health Colorado now has two Assistance Network Program Managers that will support the entire Assistance Network instead of having one supporting Assistance Sites, and another supporting CACs.
- Connect for Health Colorado holds support calls for Assistance Sites and CAC Designated Organization Program Managers every other week on Tuesdays at 1:00 p.m. In October, calls will be held weekly on Tuesdays at 1:00 p.m., and starting in November they will be held on Tuesdays at 1:00 p.m. and Thursdays at 9:30 a.m.
- Connect for Health Colorado held an orientation webinar for Certified Application Counselor Designated Organization Program Managers on August 21. If you are a CAC Designated Organization Program Manager please fill out the CAC survey about the supports you are currently receive, and resources you would like to receive in the future.

**Q:** Will Connect for Health Colorado provide a checklist to help assisters create their learning management system account, complete courses, and print their certificate, like previous years?

**A:** Connect for Health Colorado will look into making something like this available.

**Q:** Will the content from the training courses be available as a printable guide?

**A:** The technology used to create the online training does not easily convert to a pdf or other printable format. Connect for Health Colorado continues to investigate ways to do this. Additionally, Connect for Health Colorado is making job aids and other resources that address the information included in the training.

## Division of Insurance Updates

Vince Plymell from DOI shared regulatory updates, and information about the upcoming open enrollment period.

### Short-Term and Association Health Plans

- The Trump administration finalized a [regulation](#) that allows insurers to sell short-term plans that are effective for up to 12 months, and renewable for up to three years. The rule itself does not have a significant impact on Colorado because our state law is more strict than the federal regulation. Colorado law says that people can have two consecutive six-month plans, but these plans must be different from one another. Consumers may be interested in short-term plans because of their low premiums, but could be negatively impacted by the poor quality of coverage offered. Additionally, the end of a short-term plan does not serve as a qualifying life event for special enrollment periods.
- The Trump administration also finalized a [regulation](#) on Association Health Plans (AHPs) that loosened the rules to allow additional AHPs to enter the market. AHPs are health insurance plans that allow small businesses, among other groups, band together to buy insurance. DOI has concerns about quality of coverage offered through these plans and their potential impact on consumers' health and finances. As with all health insurance plans sold in Colorado, AHPs have to submit their rates and coverage for review with DOI. There are no AHPs being sold in Colorado yet, but they can be sold across state lines. One AHP has been in contact with DOI but has not submitted for review. DOI is unsure about how they will share this information when it is submitted.
- Only qualified health plans that meet Affordable Care Act requirements are sold through Connect for Health Colorado. Short-Term plans and AHPs do not meet these requirements and will not be sold through Connect for Health Colorado.
- DOI published resources to help consumers and assisters understand concerns about AHPs and Short-Term Health Plans. Click the following resources to learn more:
  - [Consumer Advisory: Short-Term Health Plans Can Fall Short](#)
  - [Short-Term Health Plans: Are they right for you? Be aware of what these plans do and do not cover](#)
  - [Considering a Short-Term Health Insurance Plan? Ask yourself these questions as you make your decision](#)

### Open Enrollment Period Update

- DOI released draft regulation with the dates for the upcoming open enrollment period. The open enrollment period will be held from November 1, 2018 to December 15, 2018, with special enrollment period extending the open enrollment period through January 15, 2019. An annual special enrollment period was established in this draft regulation. If the regulation is finalized as it is currently written, the open enrollment period will be held from November 1 - January 15 each year.
- Click [here](#) to read the draft regulation.

### Rates Review

- DOI staff is reviewing the preliminary plan rates, and will be releasing the final plans and premiums in late September or early October. Click [here](#) to review DOI's health insurance plan filings and approved plans.
- In 2017, the Trump administration announced they would no longer make cost-sharing reduction (CSR) payments to carriers. This did not change carriers' requirement to provide CSRs to consumers with incomes under 250 percent of the federal poverty level purchasing a silver-level plan. During the last open enrollment period, insurance carriers distributed the costs of CSRs to premiums across all plan levels. This year, DOI requested that carriers only apply these costs to silver-level plan premiums. This practice is also known as "silver loading". Silver loading is expected to decrease out of pocket costs for consumers eligible for advanced premium tax credits (APTC), but increase the cost for consumers not eligible for APTCs. Consumers who aren't eligible for APTCs can get similar plans off the exchange without the silver-loaded premiums.
- DOI launched a series of animated videos that answer common questions, educate viewers about common health insurance terms, and describe how DOI regulates the health insurance industry. Each video is available in English and Spanish. Click [here](#) to watch DOI's educational videos.

### **Governor's Office of Information Technology Updates**

Nina Schwartz discussed the upcoming CBMS and PEAK outage.

#### **PEAK Outage in September**

- CBMS and PEAK will be down from September 6 at 6:00 p.m. until no later than 7:00 a.m. September 10 for CBMS Transformation Phase 0. Applications cannot be processed during the outage. There will be banners about the outage in PEAK and FAQs that can be accessed on the website.
- If an applicant gets a verification request and tries to respond that Friday, they will see a message letting them know that they can not do anything until the outage is over.
- Nina and CKF will ask HCPF if they are extending the reasonable opportunity period for people who may miss their deadline to provide verification during the outage.

#### **Presentation: Colorado's Eligible but Not Enrolled**

Emily Johnson from the Colorado Health Institute discussed their new Eligible but Not Enrolled report.

- [Presentation Slides](#)
- [Report](#)
- Colorado Health Institute (CHI) published their annual Eligible but Not Enrolled Report. The report uses data from HCPF, Connect for Health Colorado, and the American Community Survey to analyze Colorado's eligible but not enrolled (EBNE) population.
- CHI's research found that Colorado's EBNE rate stabilized following a period of rapid enrollment after the establishment of the Affordable Care Act. They also found that six percent of uninsured children, and 21 percent of uninsured adults in Colorado, qualify for public health insurance programs or APTCs.
- Meeting attendees discussed the potential impact of the anticipated draft Public Charge Rule on Colorado's uninsured residents. A draft of this rule was leaked earlier this year. If the rule is finalized as it was written in this leak, it would allow immigrants and their citizen children's use of public health benefits to be counted in public charge determinations. This may cause immigrants to refuse health benefits that they are eligible for.

Liz Tansey discussed registration for the Building Better Health Conference, Stephanie Brooks, discussed CKF's new branding, and Cam Goldstein provided a summary of CKF's recently published [Quarterly Health First Colorado and CHP+ Enrollment Analysis](#).

### **Building Better Health Conference**

- Registration for the Building Better Health Conference opens on August 27. Travel scholarships are available on a first come first served basis. Preference will be given to attendees who are 100+ miles away from the conference location.

### **Upcoming changes to CKF's branding**

- In the coming months, CKF will launch a new logo and new website. The new logo symbolizes the connections that CKF helps facilitate. The new website will be modernized and reorganized so you can find what you need more easily. It will also have a new blog that will be updated monthly.
- CKF will discuss the results from our Annual Survey and our new Annual Report during next month's meeting. The October meeting will be cancelled because it is the same week as the Building Better Health conference.

### **Quarter Two Enrollment Analysis**

- The Health First Colorado children's caseload increased by one percent in second quarter. The caseload was in steady decline until May and increased by 8,777 from May to June. The CHP+ kids caseload decreased by 9 percent in second quarter and experienced an 8,422 decrease between May and June. The adult Health First Colorado caseload increased by approximately 2,000 in the second quarter, but significantly decreased between March and April.
- The fluctuations in the children's Health First Colorado and CHP+ caseloads appear to correlate, but the reasons behind these changes are unclear. CKF is working with HCPF to understand these trends.

### **Member Updates and Information Sharing**

CKF asked meeting attendees to share their thoughts about shortening the Reasonable Opportunity Period for income verification.

- Meeting attendees shared that shortening the current 90-day Reasonable Opportunity Period (ROP) to verify income may be difficult for those who are self-employed, and for those in mixed eligibility households. They stated that this change could impact assisters because of the outreach required to keep clients in compliance with a shorter ROP.