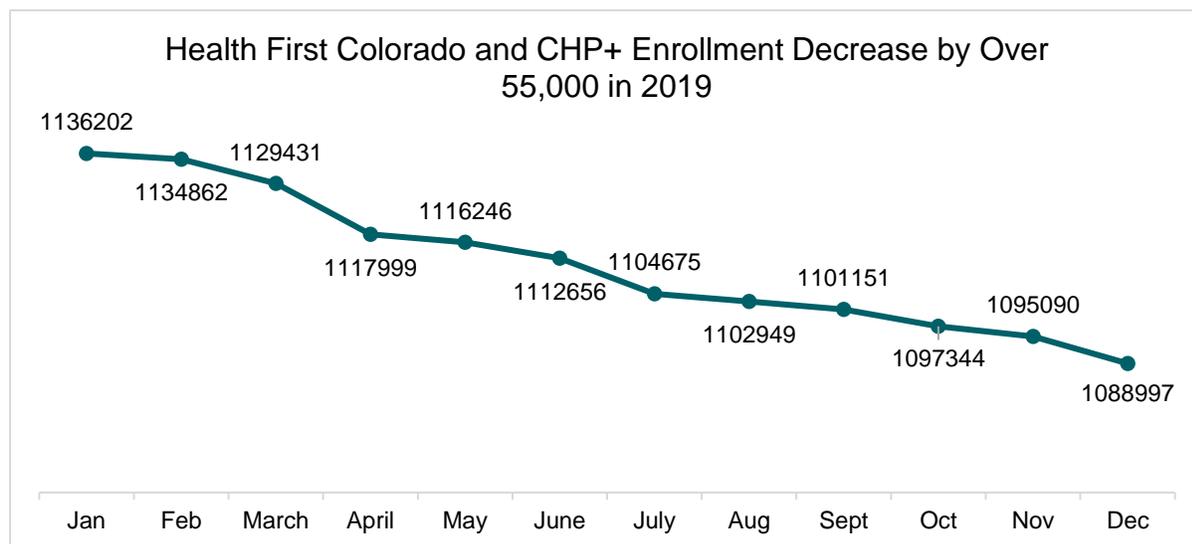


This series of reports analyzes enrollment changes in Health First Colorado (Colorado’s Medicaid Program) and Child Health Plan Plus (CHP+) and identifies factors that may have contributed to an increase or decrease in enrollment. The data source used is the Colorado Department of Health Care Policy and Financing’s [Premiums, Expenditures and Caseload Reports](#) in which monthly data represents caseload numbers at the end of that respective month. Previous enrollment analyses can be found [here](#).

Continued Declines in Enrollment Throughout 2019

The 2019 calendar year saw consistent declines among Health First Colorado and CHP+. The following report outlines and analyzes enrollment changes, focusing on CHP+ and Health First Colorado’s non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs).

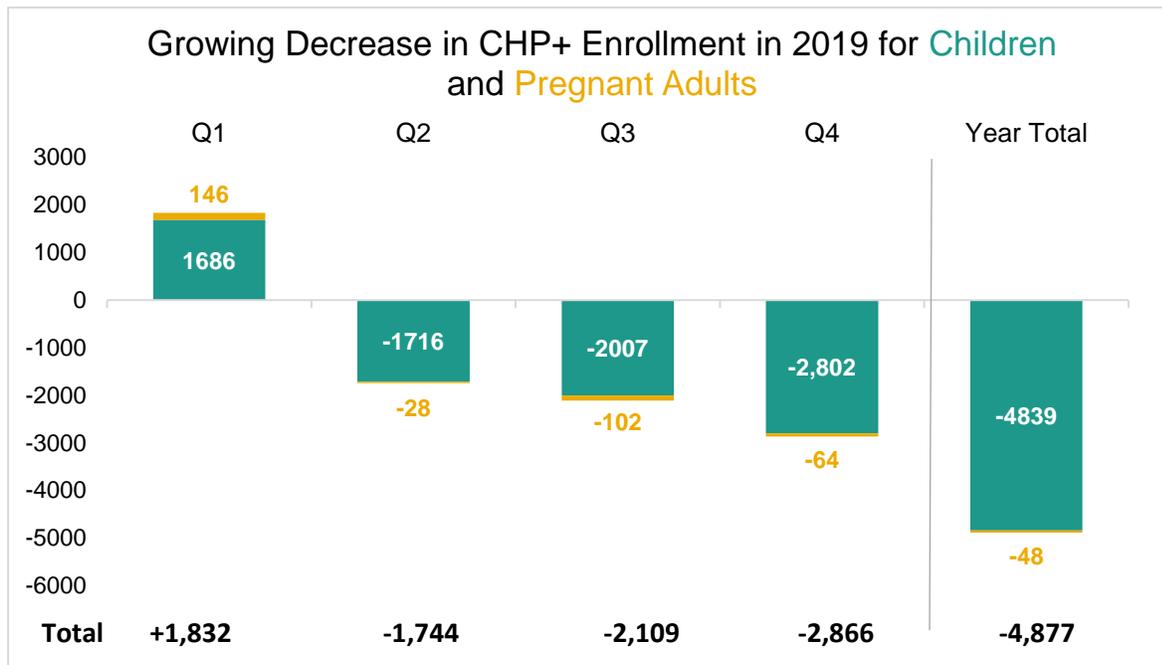
The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **decreased by 56,382 or 4.9 percent** from the beginning of January to the end of December 2019.



CHP+ Enrollment Data

The total number of children and pregnant adults enrolled in CHP+ **decreased by 4,887 or 6.1 percent** from the beginning of January to the end of December 2019. Both children's and pregnant adults' enrollment decreased in every quarter except Q1, where enrollment increased.

- Children's enrollment **decreased by 4,839 or 6.1 percent** to 74,450 from 79,289.
- Pregnant adult enrollment **decreased by 48 or 5.5 percent**, to 533 from 606.



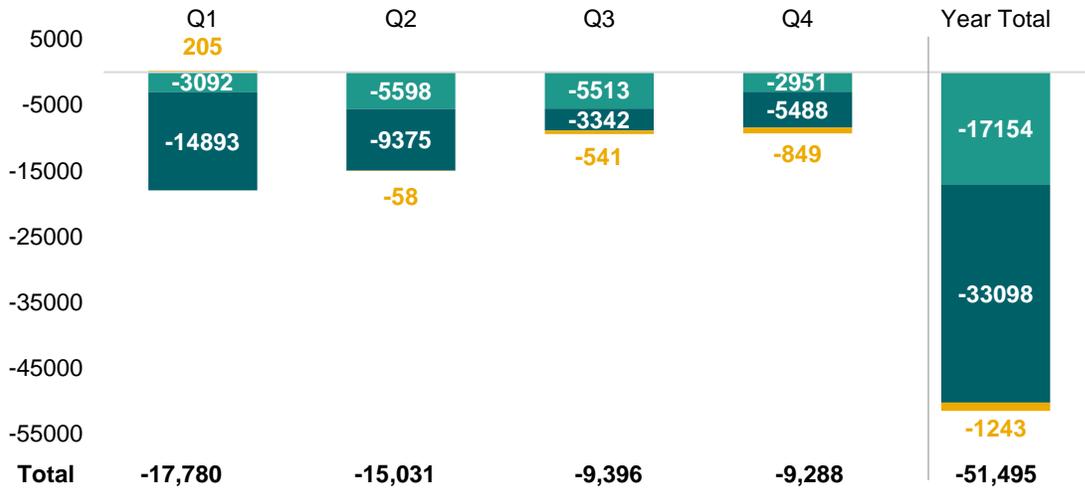
Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **decreased by 54,729 or 4.3 percent** from the beginning of January to the end of December 2019.

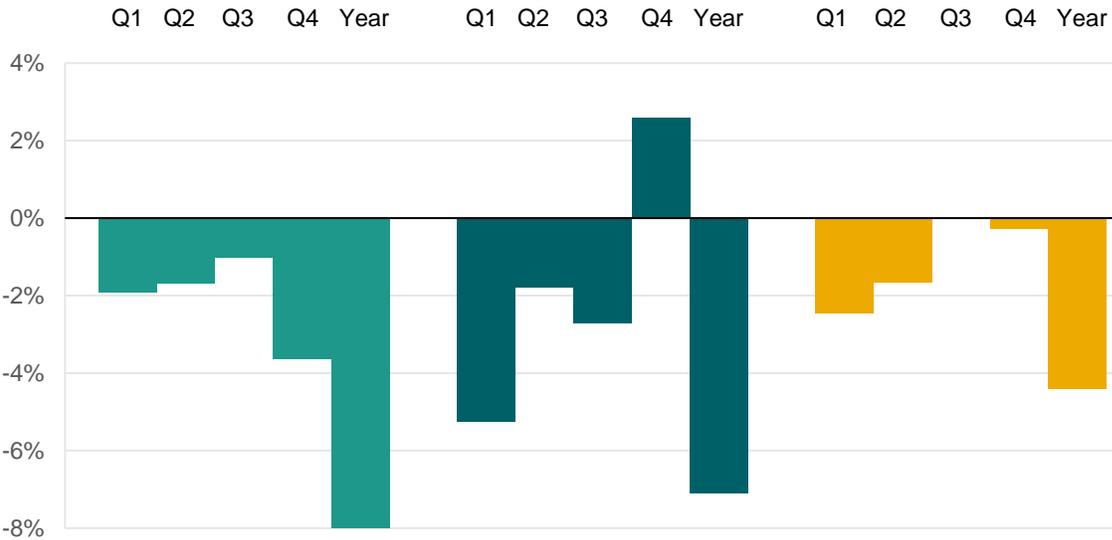
The total number of adults, pregnant adults, and children enrolled in Health First Colorado MAGI programs **decreased by 51,495 or 4.8 percent** from the beginning of January to the end of December 2019.

- Adult enrollment **decreased by 33,098 or 5.8 percent**, to 539,724 from 572,822.
- Pregnant adult enrollment **decreased by 1,243 or 8.8 percent** to 12,961 from 14,204.
- Children's enrollment **decreased by 17,154 or 3.6 percent**, to 461,035 from 478,189.

Slight Improvement in Decrease Among Health First Colorado Enrollment for Children, Adults, and Pregnant Adults



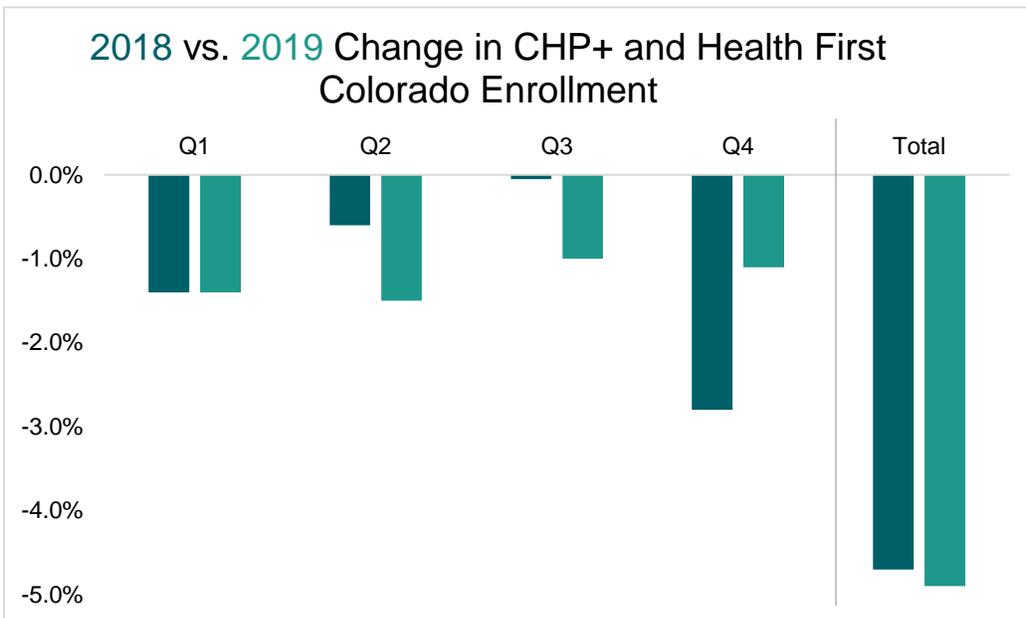
Larger Percentage Decreases Among Parents/Caretakers below 69% FPL and 69-133% FPL than Adults



Comparison to 2018

Enrollment in Health First Colorado MAGI programs and CHP+ programs decreased by similar amounts overall in 2018 and 2019 with a **4.7 percent decrease in 2018 and a 4.9 percent decrease in 2019**. However, these decreases were spread among different quarters and in different amounts in the two years. Enrollment decreases in both years were similar in Q1, while larger decreases occurred in Q2 and Q3 of 2019 and in Q4 of 2018.

See Appendix A for complete comparison of 2018 and 2019 trends.



What Impacted Enrollment in 2019?

Enrollment in 2019 was likely impacted by both federal policy proposals and state systems changes. While CHP+ enrollment declines increased over the course of the year, as the year went on, declines decreased for Health First Colorado. Despite these opposite trends, enrollment declines remained large at 6.1 percent for CHP+ and 4.8 percent for Health First Colorado.

Political Effects:

An October 2018 proposed rule by the U.S. Department of Homeland Security would include Medicaid as a factor of declaring a lawful immigrant a 'public charge,' which would thereby impact their ability to get a green card. While the proposed rule was not finalized until August, its announcement has created a 'chilling effect' on enrollment likely persuading many lawful immigrants and their families to not enroll or disenroll in Health First Colorado. Though blocked by federal courts, the final rule was intended to be put into effect on October 15, 2019. As the final rule was announced in August 2018, this could account for the larger decrease among Health First Colorado Parent/Caretakers earning up to 69 percent of the FPL in Q4. However, this does not account for the increase among Parent/Caretakers earning 69 – 133 percent during that same quarter.

Economic Effects:

Colorado's economy is strong, and more members may be losing eligibility due to increasing family incomes. However, CHP+ enrollment would likely rise or stay steady if families moving from Health First Colorado to CHP+. Since enrollment in both programs is decreasing, and decreases in enrollment sped up over the year, this is likely not the main factor.

System Effects:

Other possible effects include a variety of systems issues on the state level, including, but not limited to:

- **Returned Mail:** In April 2019, and subsequently in October 2019, the Colorado Department of Health Care Policy and Financing (HCPF) updated the process for returned mail received by county eligibility sites. This guidance required that eligibility sites attempt to contact members after one piece of returned mail, rather than three, as was the previous practice. If the member could not be reached, that account would be closed. In conjunction with issues of mis-delivered mail and confusion around the letters, this policy likely increased the likelihood of eligible members losing coverage due to returned mail.
- **CBMS transformation:** In August 2019, HCPF undertook a project to modernize the technology used by the Colorado Benefit Management System (CBMS). This project unintentional resulted in additional processing and systems issues which HCPF continues to address. After the project's implementation, counties faced higher backlogs for processing new applications and verifications. Community partners also reported lower real-time eligibility determinations for applications on PEAK.

Looking Forward

In the future, we anticipate further declines in enrollment in CHP+ and Health First Colorado. Enrollment will likely decline further as the final public charge rule is set to go into effect in February 2020. While it is promising that declines are decreasing among Health First Colorado members, the number and rate of declines is still concerning.

Appendix A

CHP+			2018	2019
CHP+	Q1	Kids	11.6%	2.1%
		Pregnant Adults	0.3%	16.7%
		Total	11.4%	2.3%
	Q2	Kids	-2.6%	-2.1%
		Pregnant Adults	-0.6%	-2.7%
		Total	-2.7%	-2.1%
	Q3	Kids	-2.6%	-2.5%
		Pregnant Adults	12.1%	-10.3%
		Total	-2.5%	-2.6%
	Q4	Kids	-0.4%	-3.6%
		Pregnant Adults	-4%	-7.2%
		Total	-0.5%	-3.7%
	Total Year	Kids	5.3%	-6.1%
		Pregnant Adults	1.5%	-5.5%
		Total	5.3%	-6.1%
Health First Colorado	Q1	Kids	-2.7%	-0.6%
		Pregnant Adults	1.1%	1.4%
		Adults	-2.1%	-2.6%
		Total	-2.3%	-1.7%
	Q2	Kids	-0.7%	-1.2%
		Pregnant Adults	29.3%	-0.4%
		Adults	-0.9%	-1.7%
		Total	-0.5%	-1.4%
	Q3	Kids	0.1%	-1.2%
		Pregnant Adults	-1.3%	-3.8%
		Adults	0.4%	-0.6%
		Total	0.2%	-0.9%
	Q4	Kids	-2.3%	-0.6%
		Pregnant Adults	-2.5%	-6.1%
		Adults	-3.5%	-1%
		Total	-3%	-0.9%
	Total Year	Kids	-5.5%	-3.6%
		Pregnant Adults	25.8%	-8.8%
Adults		-5.9%	-5.8%	
Total		-5.4%	-4.8%	
CHP+ and Health First Colorado	Q1		-1.4%	-1.4%
	Q2		-0.6%	-1.5%
	Q3		-0.1%	-1%
	Q4		-2.8%	-1.1%
	Year Total		-4.7%	-4.9%

