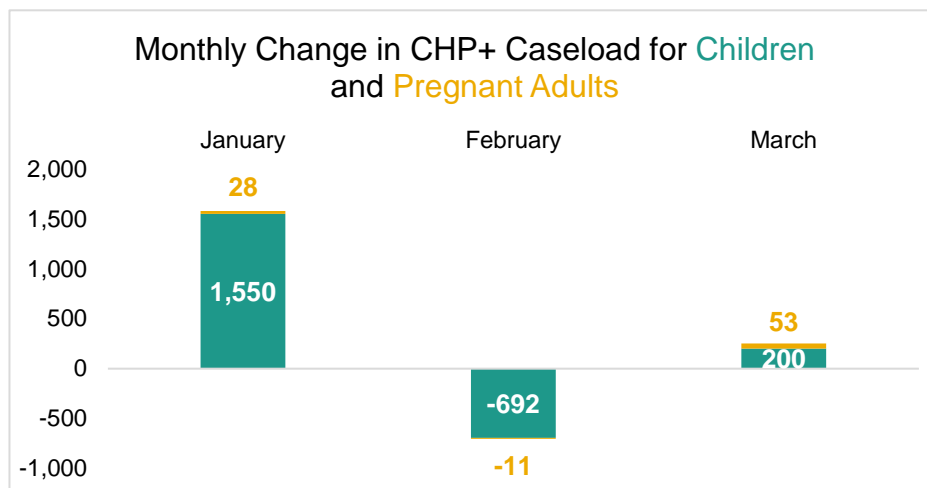
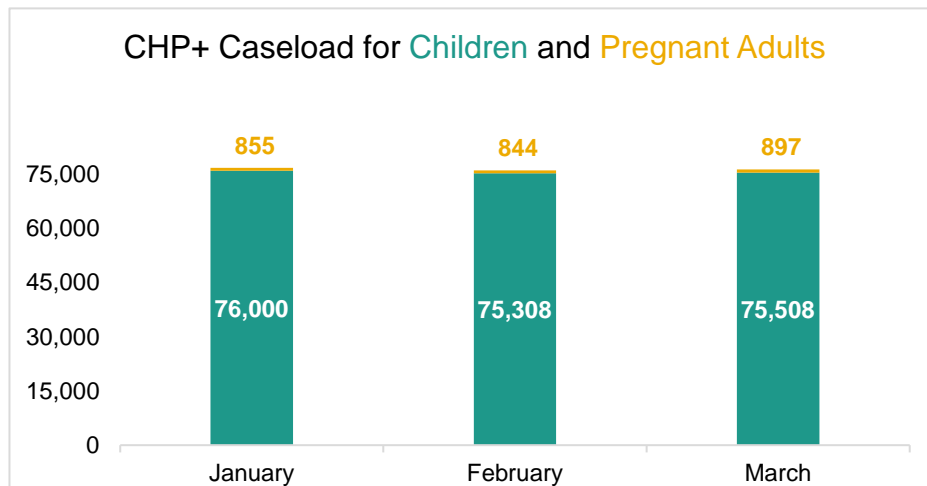


This series of reports analyzes enrollment changes in Health First Colorado (Colorado’s Medicaid Program) and Child Health Plan Plus (CHP+) and identifies factors that may have contributed to an increase or decrease in enrollment. The data source used is the Colorado Department of Health Care Policy 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](#).

CHP+ Enrollment Data

The total number of children and pregnant adults enrolled in CHP+ **increased by 1,128 or 1.5 percent** from the beginning of January to the end of March 2020. Most of the increase in caseload occurred in January.

- Children’s enrollment **increased by 1,058 or 1.4 percent** with a large increase in January and a decrease in February.
- Pregnant adults’ enrollment **increased by 70 or 8.5 percent**.

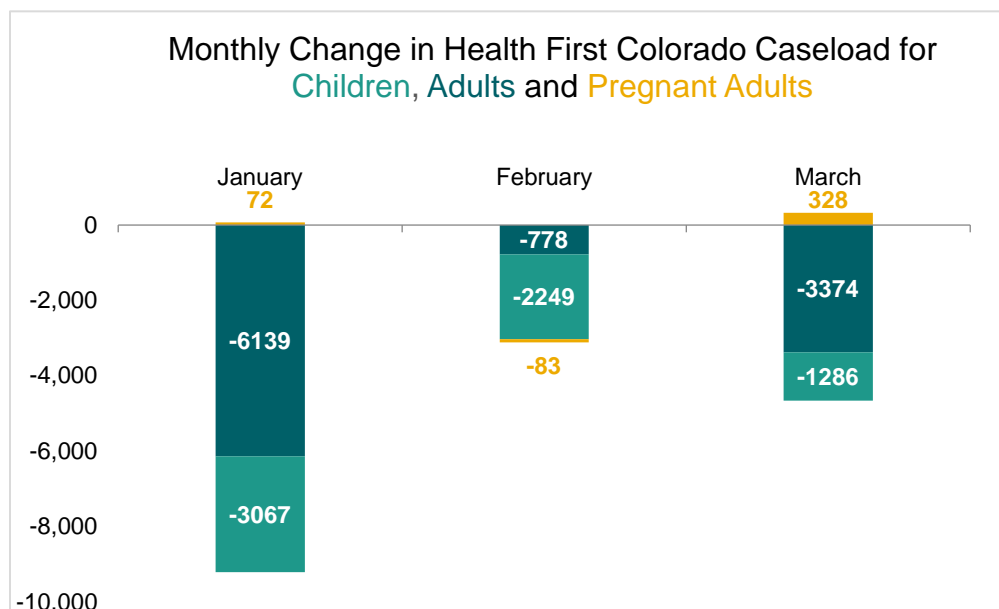
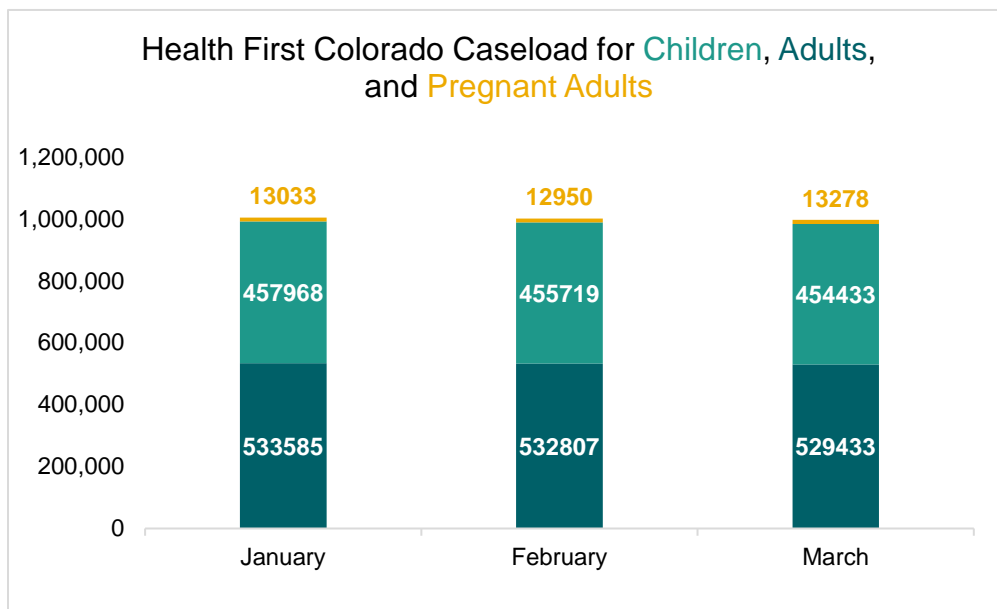


Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **decreased by 17,953 or 1.5 percent** from the beginning of January to the end of March 2020.

The total number of adults, pregnant adults, and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs) for Health First Colorado **decreased by 16,576 or 1.6 percent** from the beginning of January to the end of March 2020.

- Adult enrollment **decreased by 10,291 or 1.9 percent** with the largest decrease in January.
- Pregnant adult enrollment **decreased by 317 or 2.4 percent**.
- Children's enrollment **decreased by 6,602 or 1.4 percent** with decreases in each month.



Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **decreased by 15,488 or 1.4 percent** from the beginning of January to end of March 2020.

The following chart displays the change in enrollment in Q1 across the last three years. The total decreases were roughly the same over the three years, with similar increases and decreases in the two programs in 2019 and 2020. CHP+ enrollment in Q1 2018 is an outlier, with an 11% increase in enrollment, which may be due to the six-year extension of CHIP funding passed by Congress on January 28, 2018, after federal funding had expired on September 30, 2017. Although the program did not end, many people who may have been eligible to enroll in CHP+ may have avoided it due to the uncertain future of the program. With the reauthorization, families may have felt more comfortable enrolling their children in the program.

	Health First Colorado	CHP+	Total
Q1 2018	↓ 24,074 ↓ 1.8%	↑ 8,709 ↑ 11%	↓ 15,365 ↓ 1.1%
Q1 2019	↓ 17,780 ↓ 1.7%	↑ 1,823 ↑ 2.3%	↓ 15,948 ↓ 1.4%
Q1 2020	↓ 16,576 ↓ 1.6%	↑ 1,128 ↑ 1.5%	↓ 15,488 ↓ 1.4%

What Impacted Enrollment in Q1?

Overall, enrollment in CHP+ increased slightly in Q1 while enrollment in Health First Colorado decreased. While it remains unclear what is driving these changes, there are several possible factors:

- On January 27, 2020, the U.S. Supreme Court ruled that the final rule by the U.S. Department of Homeland Security on public charge, which includes Medicaid as a factor of declaring a lawful immigrant a 'public charge,' could be implemented. The rule went into effect on February 24, 2020. While the 'chilling effect' from the rule already persuaded many lawful immigrants and their families to not enroll or disenroll, the final implementation date may have continued to cause decreased enrollment in the first quarter.
- In the first quarter of 2020, Colorado rapidly adjusted to the impacts of the novel coronavirus, COVID-19. The first case was reported in Colorado on March 5, 2020 followed by a state stay at home order by Governor Polis on April 9, 2020. Many municipalities, including large population hubs, also issued orders that closed businesses, resulting in large unemployment. In March, over 84,000 Coloradans filed for unemployment insurance. Anecdotal reports indicate that many more people were unsuccessful in applying for unemployment insurance. Although many of these layoffs

and furloughs happened in March, current caseload data does not show an increase in Health First Colorado enrollment due to the COVID-19 crisis. While we would expect to see an increase in enrollment as people lose their employer-sponsored insurance, the case data shows that despite the rise of unemployment in March 2020, the trend of decreasing enrollment continued with a decrease of 4,332 members.

- In January 2020, HCPF began a project to fix a mismatch between Colorado Benefits Management System (CBMS) and interChange, the provider portal, in which 35,000 people were correctly determined ineligible in CBMS, but not in interChange. After conducting outreach to affected members and encouraging them to reapply for benefits, HCPF sent letters to clients and planned to disenroll those members on March 31, 2020. However, due to requirements in the Families First Coronavirus Response Act, which instructs states not to disenroll any members, HCPF did not disenroll the group. Despite this change, it is likely that some affected members either disenrolled themselves prior to this date or reapplied and were found ineligible again.
- While the Families First Coronavirus Response Act, requiring continuous eligibility for members, was enacted during Q1, we will see the impacts on enrollment in Q2. During this time, members cannot be disenrolled except for in cases of death, moving out of state, or voluntarily disenrolling. Members who were disenrolled at the end of March, before HCPF's build to implement continuous eligibility went into effect, were re-enrolled in April.

Looking Forward

In the future, we anticipate a steep increase in Health First Colorado and CHP+ enrollment as Coloradans who lost jobs and employer-coverage due to COVID-19 apply for Medical Assistance. One estimate from Health Management Associates, predicts that in all 193,000 – 435,000 Coloradans will join Health First Colorado due to COVID-19 economic effects.¹ An additional estimate from the Joint Budget Committee predicts that during COVID-19, monthly enrollments, typically around 35,000, will increase to 93,000 in June, and return to baseline in September 2020.² Disenrollments, typically around 45,000, will remain at zero from April through December due to a provision in the Families First Coronavirus Response Act locking members into their coverage, but will rise to 315,000 in January 2021 when the continuous eligibility requirement is predicted to end. Overall, this would result in a caseload of 1,700,000 by December 2020 with a decrease to 1,400,000 in January 2021. While these predictions are speculative, they are indicative of the enrollment changes expected in the coming months.

¹ <https://www.healthmanagement.com/wp-content/uploads/HMA-Estimates-of-COVID-Impact-on-Coverage-public-version-for-April-3-830-CT.pdf>

² https://leg.colorado.gov/sites/default/files/hcpf_bal_fy20-21_05-04-20.pdf