

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](#).

What Impacted Enrollment in Q3?

Overall, enrollment Health First Colorado (Colorado's Medicaid Program) increased while enrollment in Child Health Plan *Plus* (CHP+) decreased slightly. There are several possible factors driving these changes. Many of the below themes are described in greater detail in [CKF's 2020 Q2 Health First Colorado and CHP+ Enrollment Analysis](#).

Continuous Eligibility Requirement

In order to receive the enhanced match established in March 2020 by the Families First Coronavirus Response, states are required to follow certain requirements. One provision, typically called Continuous Eligibility (CE) mandates that states not terminate Medicaid members who were enrolled on or after March 18, 2020, unless the member voluntarily terminates their benefits, moves out of state, becomes incarcerated, or dies. This requirement will continue until the end of the month when the Public Health Emergency expires, which is currently January 21, 2021.

The Colorado Department of Health Care Policy and Financing (HCPF) decided to apply the CE requirement to CHP+ members as well, with the exception of pregnant adults after 60-days postpartum and children turning 19 years old. As in Q2, it is likely that some children transitioned from CHP+ to Health First Colorado as their family's income decreased. This churn likely accounts for the decrease in children's CHP+ enrollment during Q3.

Due to the CE requirement, very few Health First Colorado members lost coverage during Q3.

Continued Rise in Unemployment

Despite the overall decrease in unemployment during Q3, from 7.4 percent in July to 6.4 percent in September, many Coloradans likely became eligible for Health First Colorado or CHP+ benefits for the first time over the past several months.¹

Challenges in In-Person Application Assistance

During this quarter, some organizations that offer application assistance for Health First Colorado and CHP+ returned to offering in-person application assistance. Some sites, especially those certified by Connect for Health Colorado, focused on remote-only assistance due to guidance from Connect for Health Colorado which enabled them to do so. Application

¹ U.S. Bureau of Labor Statistics, Economy at a Glance: Colorado, <https://www.bls.gov/eag/eag.co.htm>

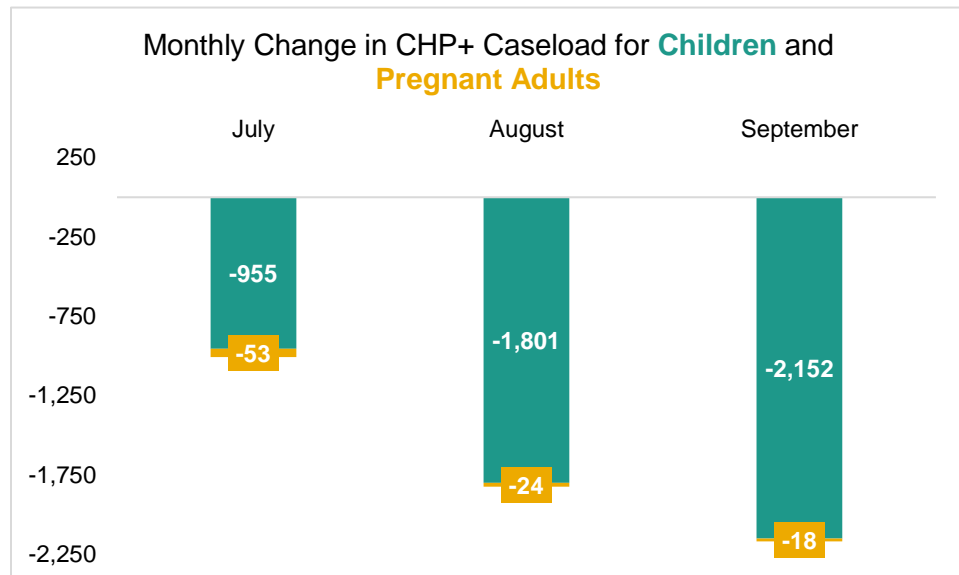
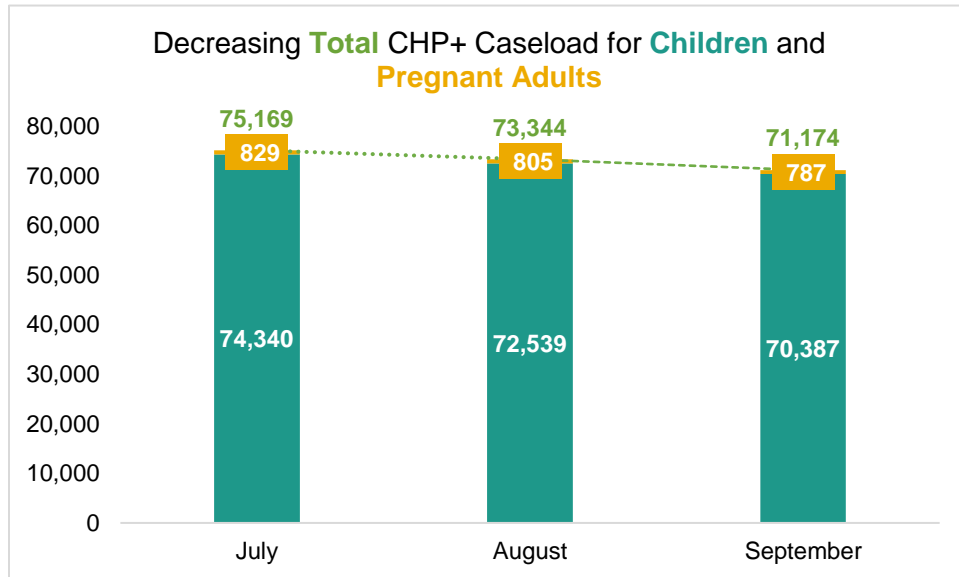
assistance sites had to navigate the remote enrollment assistance process with the need to meet the state's requirements for a 'wet signature.' A 'wet signature' is one written directly in ink by the applicant and does not include scanned copies or pictures of signatures. To accommodate these requirements, some sites set up drop boxes for clients to leave their signed application or a drive-by set up in which a client came by the site only for the purpose of signing the application. CKF recognizes the hardship this causes on application assistance sites and potential applicants and continues to advocate for HCPF guidance on remote enrollment assistance so that sites not certified by Connect for Health Colorado can operate remotely as well.

Overall, the increase in Health First Colorado and CHP+ caseload can be attributed to the maintenance of coverage through CE for almost all existing members and the economic impacts of COVID-19, through which many more Coloradans are becoming eligible for Medical Assistance for the first time.

CHP+ Enrollment Data

The total number of children and pregnant adults enrolled in CHP+ **decreased by 5,003 or 6.6 percent** from the beginning of July to the end of September 2020. The decrease in caseload number rose each month during this quarter.

- Children's enrollment **decreased by 4,908 or 6.5 percent** with increasing decreases each month.
- Pregnant adults' enrollment **decreased by 95 or 10.8 percent**.

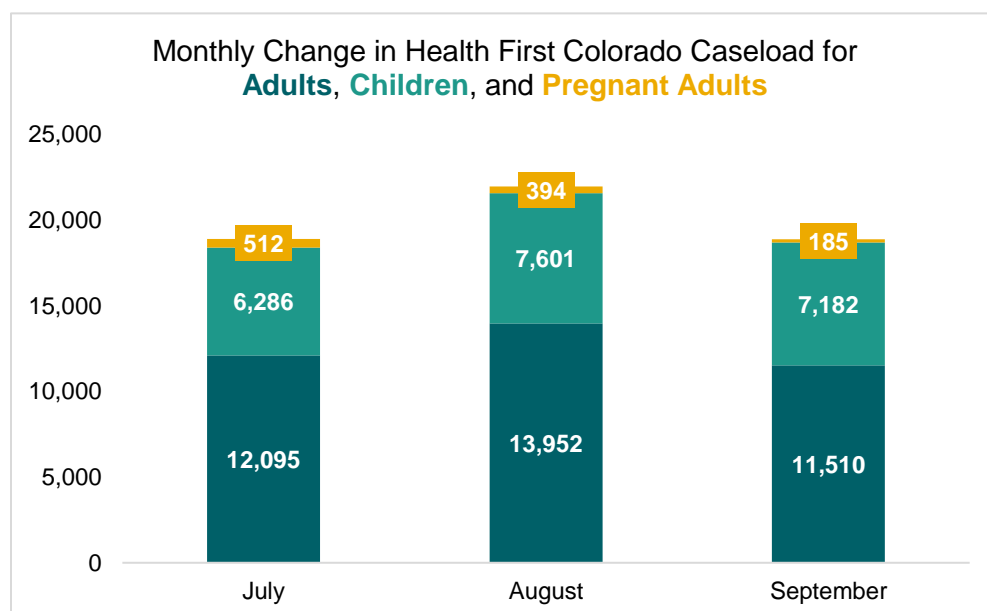
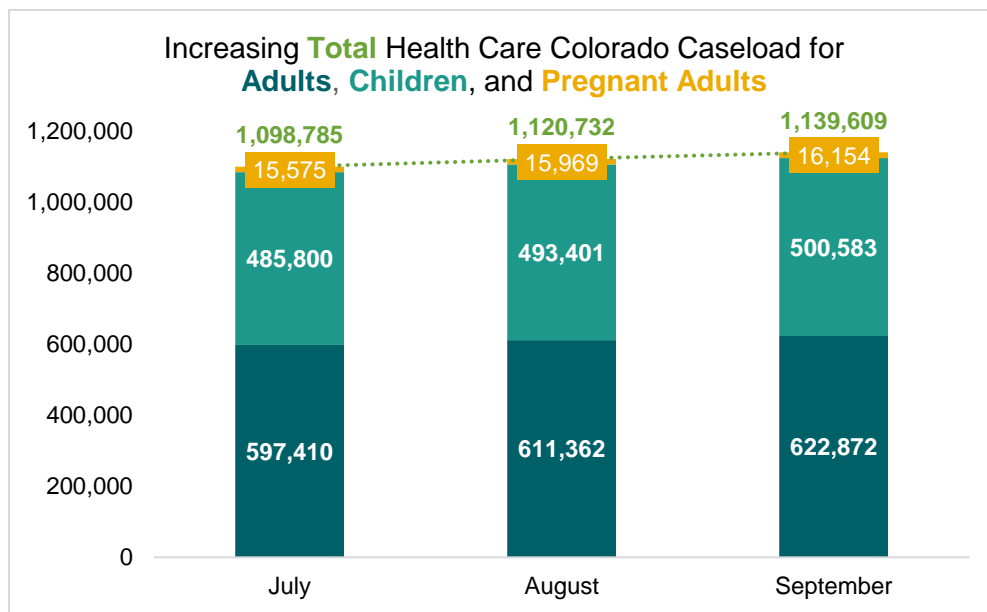


Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **increased by 63,372 or 5 percent** from the beginning of July to the end of September 2020.

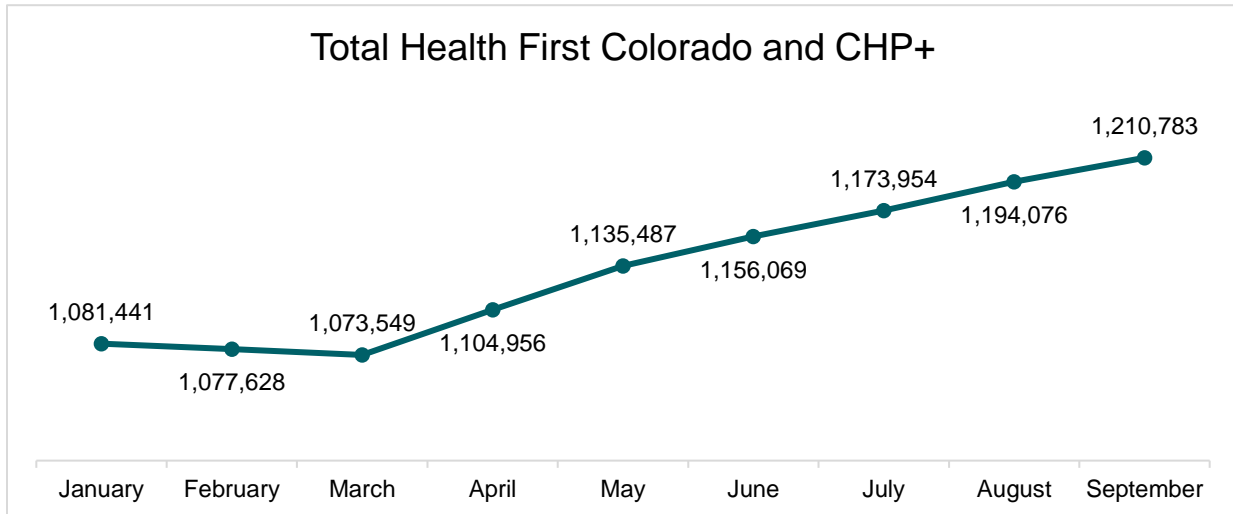
The total number of adults, pregnant adults, and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs) for Health First Colorado **increased by 59,717 or 5.5 percent** from the beginning of July to the end of September 2020.

- Adult enrollment **increased by 37,557 or 6.4 percent** with increases in each month.
- Pregnant adult enrollment **increased by 1,091 or 7.2 percent** with increases in each month.
- Children's enrollment **increased by 21,069 or 4.4 percent** with increases in each month.



Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **increased by 54,714 or 4.7 percent** from the beginning of July to end of September 2020. This is a decrease in new enrollment as compared to Quarter 2 of 2020, in which enrollment increased by 82,520 or 7.7 percent.



Looking Forward

In the future, we anticipate a continued increase in enrollment followed by a steep decrease when the CE requirement ends at the end of the month when the PHE ends. It is expected that the PHE will end on January 21, 2021, and that the CE requirements will end on January 31, 2021. At that time, HCPF will conduct an eligibility review to reassess the eligibility of all members who are 'locked-in' due to the CE and have not updated income information recently to confirm eligibility. HCPF will then disenroll members who are no longer eligible. As of October 26, 2020, 322,000 members will have their eligibility re-assessed in this eligibility review.