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*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](#).*

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## What Impacted Enrollment in Q4?

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 Q3 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 Act, states are required to follow certain requirements. One provision, typically called Continuous Eligibility (CE) mandated that states may 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 2022.

The Colorado Department of Health Care Policy and Financing (HCPF) applied 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 the second and third quarters, 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 quarter four.

Due to the CE requirement, very few Health First Colorado members lost coverage; from October through December, HCPF reported that over 90,000 members maintained coverage who would have otherwise been disenrolled.<sup>1</sup>

### Sustained High Rate of Unemployment

Despite a previously decreasing unemployment rate, in quarter four, the unemployment rate rose from 6.4 percent in September to 8.4 percent in December.<sup>2</sup> Many Coloradans likely

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<sup>1</sup> Colorado Department of Health Care Policy and Financing, County Human Services Directors and HCPF Executive Director Quarterly Meeting, December 9, 2020  
<https://www.colorado.gov/pacific/sites/default/files/Director%20Bimestefer%20County%20Updates%2012.9.2020.pdf>

<sup>2</sup> U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, February 4, 2021  
<https://data.bls.gov/pdq/SurveyOutputServlet>

became eligible for Health First Colorado or CHP+ benefits for the first time over the past several months.

#### Challenges in In-Person Application Assistance

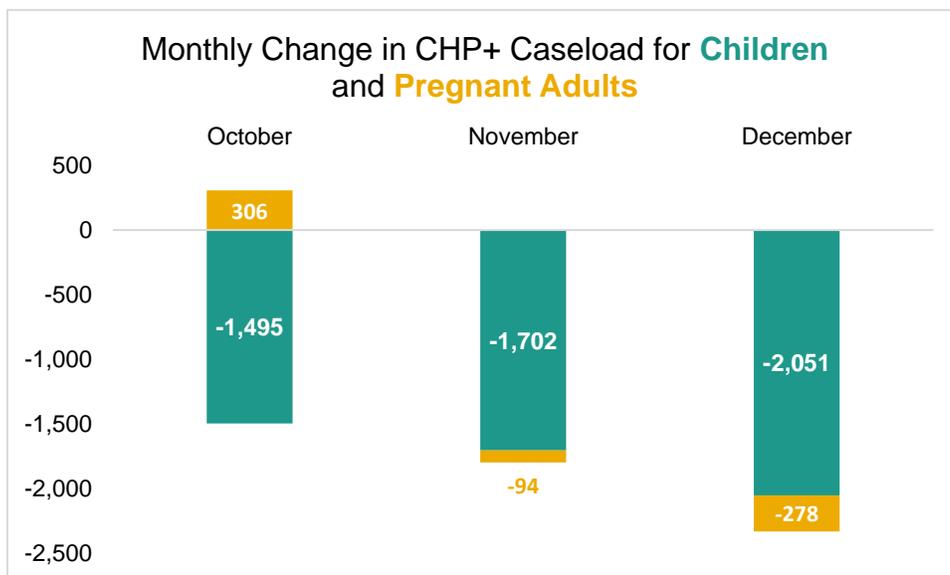
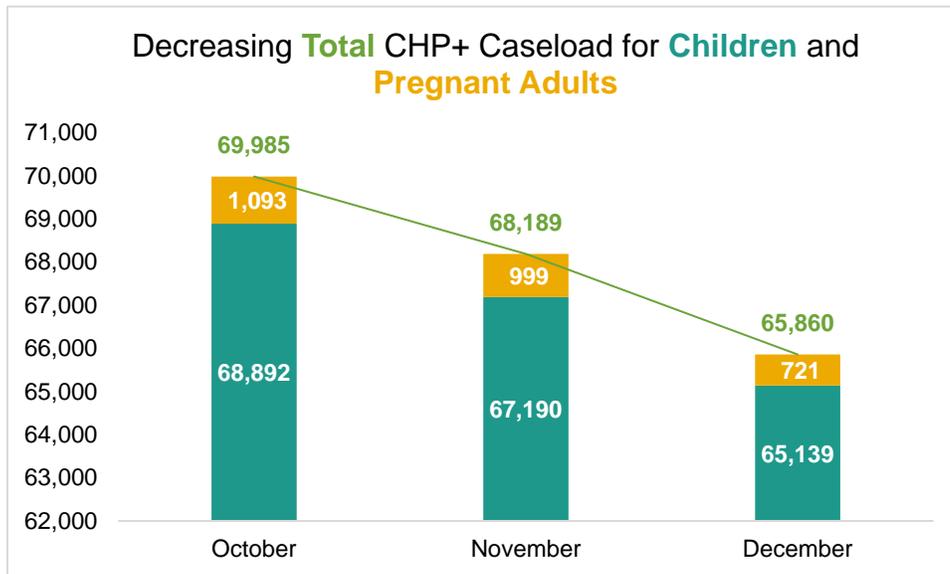
During this quarter, some organizations that offer application assistance for Health First Colorado and CHP+ returned to offering in-person application assistance. These sites had to navigate the remote enrollment assistance process with the need to meet the state's requirements for a 'wet signature.' 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. 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. CKF's advocacy and advocacy from members resulted in the publication of a [Remote Application Assistance](#) memo, enabling assisters to collect verbal consent instead of a 'wet signature' on an application during the COVID-19 PHE .

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 5,314 or 7.5 percent** from the beginning of October to the end of December 2020. The decrease in caseload number rose each month during this quarter.

- Children's enrollment **decreased by 5,248 or 7.5 percent** with increasing decreases each month.
- Pregnant adults' enrollment **decreased by 66 or 8.4 percent**.

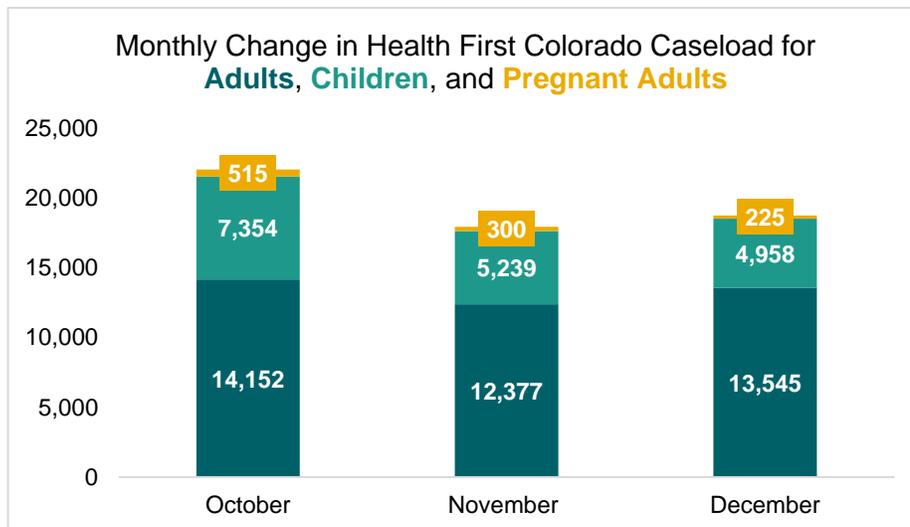
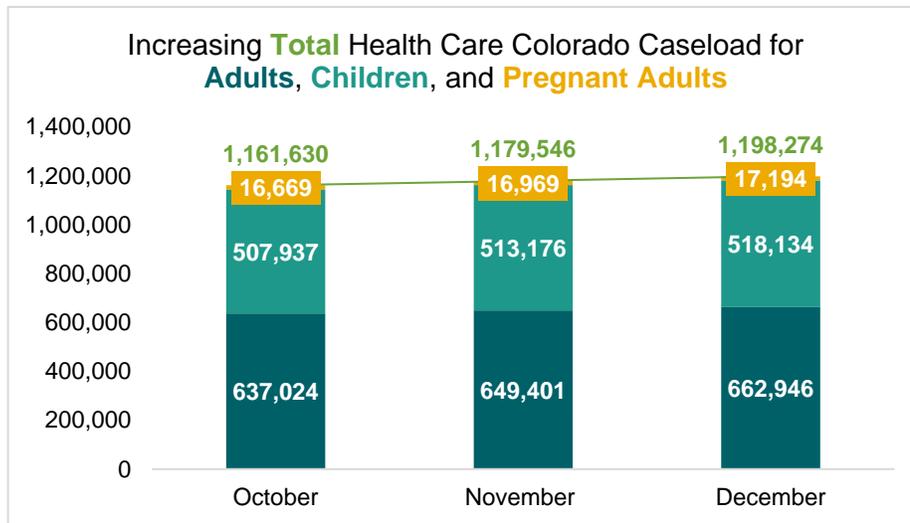


## Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **increased by 63,417 or 5.1 percent** from the beginning of October to the end of December 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 58,665 or 4.7 percent** from the beginning of October to the end of December 2020.

- Adult enrollment **increased by 40,074 or 6.4 percent** with increases in each month.
- Pregnant adult enrollment **increased by 1,040 or 6.4 percent** with increases in each month.
- Children's enrollment **increased by 17,551 or 3.5 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 543,351 or 4.4 percent** from the beginning of October to end of December 2020. This is a similar enrollment increase as compared to the third quarter of 2020, in which enrollment increased by 54,714 or 4.7 percent.

## Looking Forward

The Biden Administration recently indicated to states that the PHE would likely be extended throughout all of 2021, maintaining the lock-into coverage throughout the year.<sup>3</sup> Due to this and lasting economic impacts from COVID-19, Health First Colorado enrollment may continue to grow, as more Coloradans join and very few disenroll. When the PHE ends, likely at the end of 2021 or beginning of 2022, it is estimated that roughly half of that locked-in population, currently around 300,000, will be disenrolled from coverage.

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<sup>3</sup> U.S. Department of Health and Human Services, Public Health Emergency Letter to Governors, January 22, 2021, <https://www.colorado.gov/pacific/sites/default/files/Public%20Health%20Emergency%20Message%20to%20Governors.pdf>