

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 Q1?

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.

Continuous Eligibility Requirement

During this quarter, Colorado maintained the continuous eligibility (CE) provision, or lock-in of coverage, for Health First Colorado and CHP+ members, with the exception of pregnant adults after 60-days postpartum and children turning 19 years old. This requirement began on March 18, 2020, and mandates that states maintain benefits for members who were enrolled on or after this date unless the member voluntarily terminates their benefits, moves out of state, becomes incarcerated, or dies. CE will continue until the end of the month when the Public Health Emergency expires, which is currently January 2022.

Due to the CE requirement, very few Health First Colorado members lost coverage; from January through March, HCPF reported that almost 80,000 members maintained coverage who would have otherwise been disenrolled.¹

As in 2020, 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 one.

Sustained High Rate of Unemployment

In quarter 1, Colorado’s unemployment rate maintained a steady level around 6%.² Many Coloradans likely became eligible for Health First Colorado or CHP+ benefits for the first time or stayed eligible over the past several months.

¹ Colorado Department of Health Care Policy and Financing, HCPF Call with County Leadership, March 2, 2021, <https://hcpf.colorado.gov/sites/hcpf/files/Director%20Bimester%203.2.21%20Call%20with%20County%20Leadership.pdf>

² U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, April 28, 2021 <https://www.bls.gov/eag/eag.co.htm>

Challenges in In-Person Application Assistance

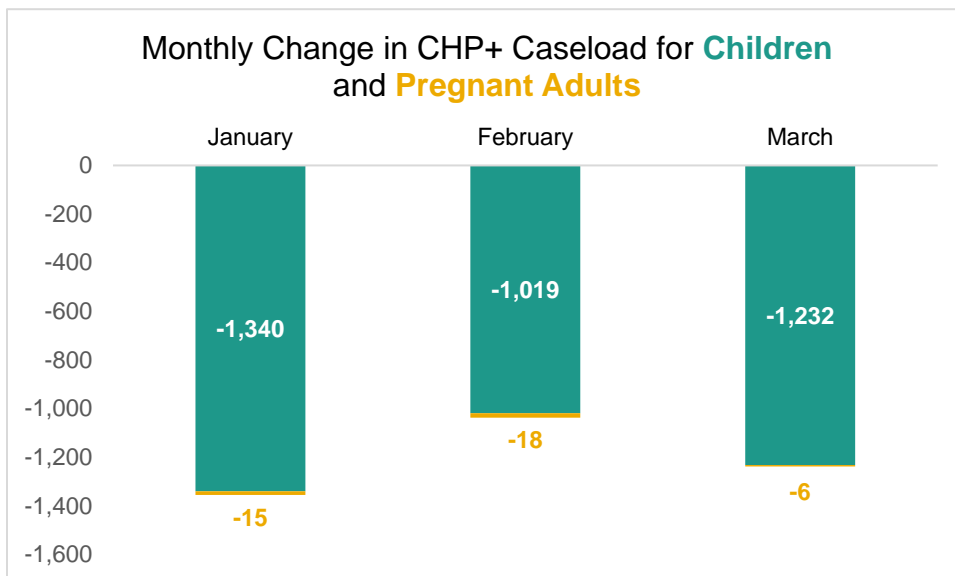
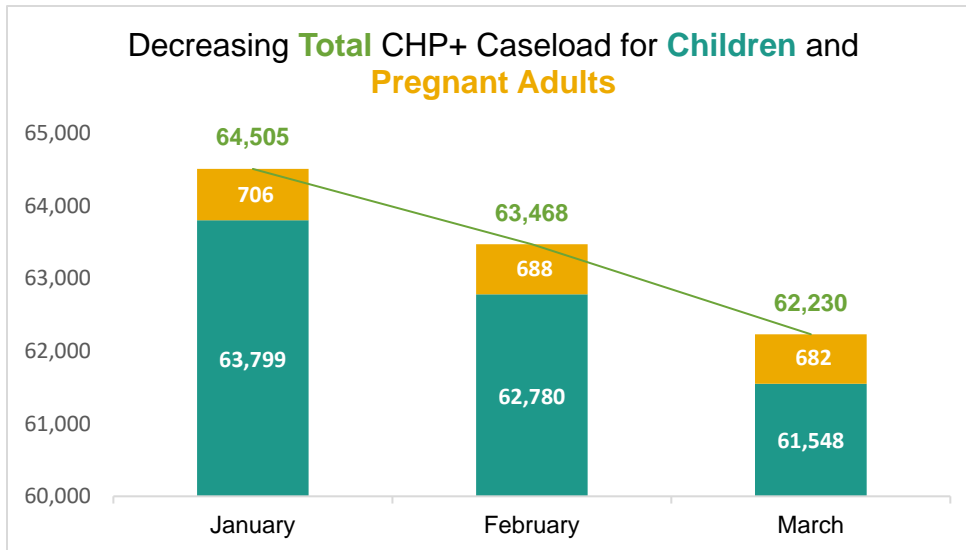
During this quarter, some organizations that offer application assistance for Health First Colorado and CHP+ returned to offering in-person application assistance. Sites also offered remote enrollment assistance through the flexibility to collect verbal consent for an application signature during the COVID-19 PHE. This flexibility began in January 2021 when HCPF released the [Remote Application Assistance](#). During this quarter, sites navigated the remote enrollment process and communicating to clients that they are available for remote support. While sites have excelled at supporting clients during this time, anecdotal reports show that some clients are waiting for in-person appointments to resume, particularly older adults or people who are less familiar with technology.

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 3,630 or 5.5%** from the beginning of January to the end of March 2021. The decrease in caseload number remained steady each month.

- Children's enrollment **decreased by 3,591 or 5.5%**.
- Pregnant adults' enrollment **decreased by 39 or 5.4%**.

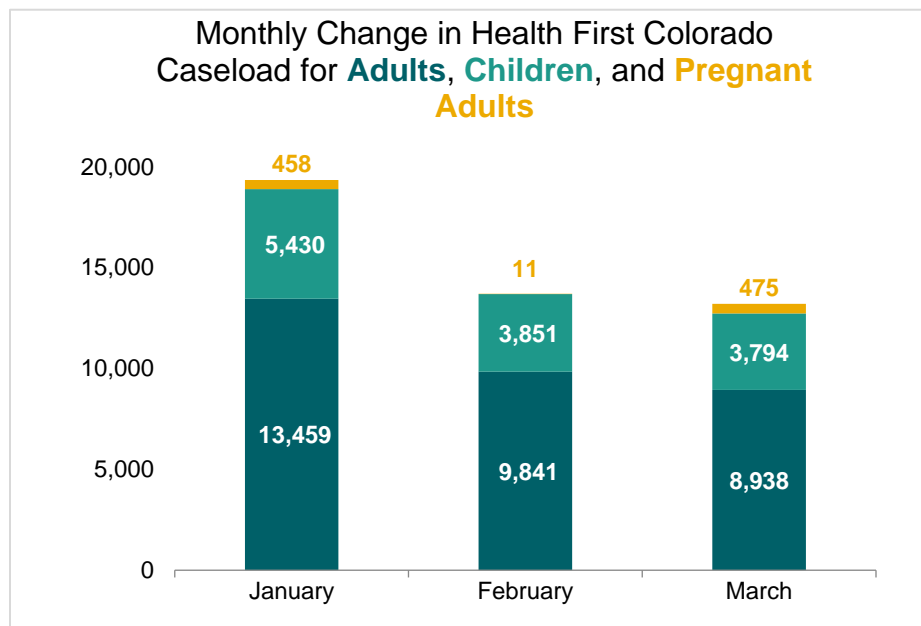
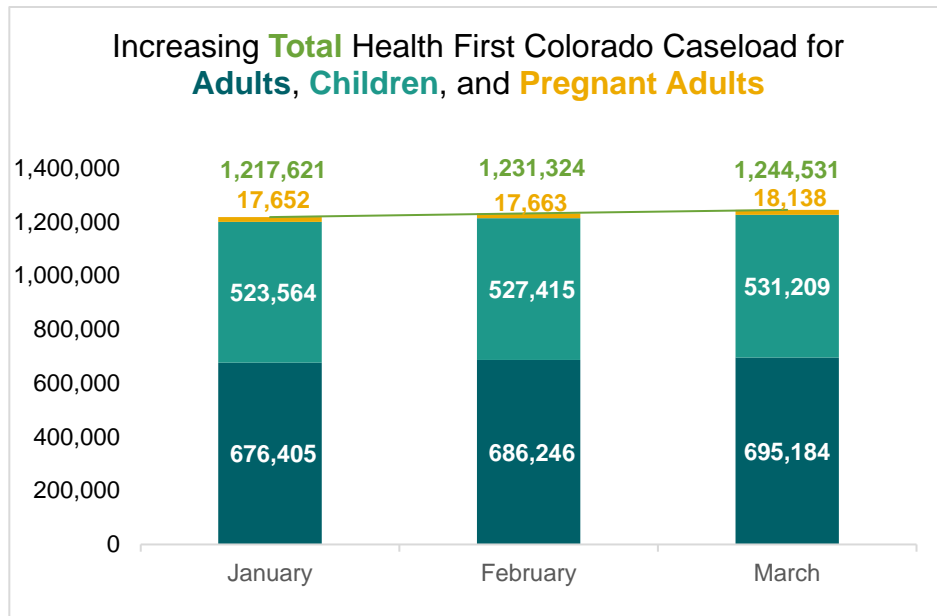


Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **increased by 48,815 or 3.5%** from the beginning of January to the end of March 2021.

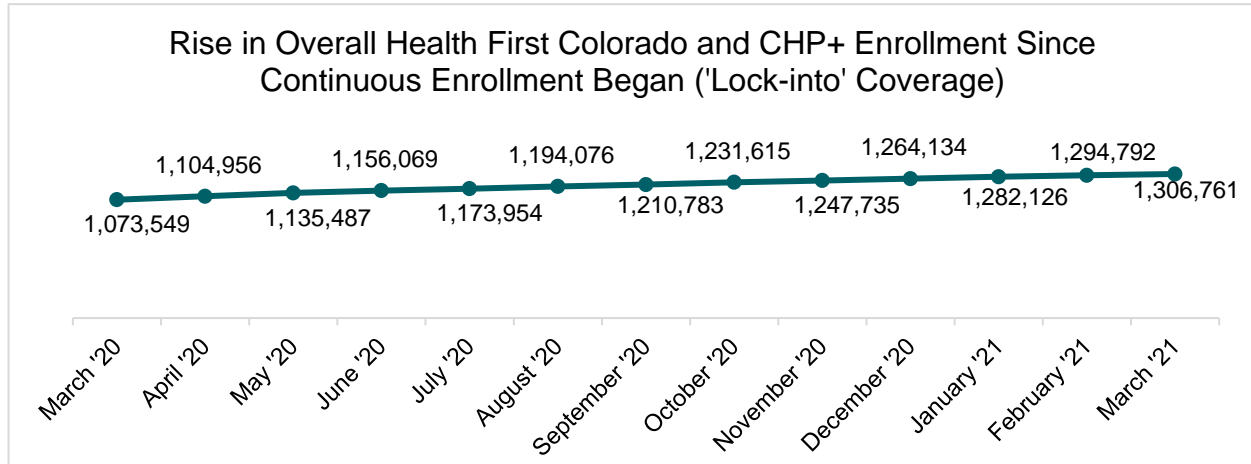
The total number of adults, pregnant adults, and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs) for Health First Colorado increased **by 46,257 or 3.9%** from the beginning of January to the end of March 2021.

- Adult enrollment **increased by 32,238 or 4.9%**.
- Pregnant adult enrollment **increased by 944 or 5.5%**.
- Children's enrollment **increased by 13,075 or 2.5%**.



Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **increased by 42,627 or 3.4%** from the beginning of January to the end of March 2021. This enrollment increase is slightly less compared to the third and fourth quarters of 2020, in which enrollment increased by 54,714 or 4.7% and 54,351 or 4.4%, respectively.



Looking Forward

The Biden Administration indicated to states that the PHE would likely be extended throughout all of 2021, maintaining the lock-into coverage throughout the year.³ 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 500,000, will be disenrolled from coverage.

³ 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>