



2021 Health First Colorado and CHP+ Enrollment Analysis – Q2

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 Q2?

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. Overall, the rise of enrollment has slowed as compared to previous quarters.

Continuous Eligibility Requirement

Throughout the COVID-19 Public Health Emergency (PHE), the Centers for Medicare and Medicaid Services (CMS) directed states to maintain eligibility for benefits who were enrolled in Medicaid or CHIP on or after March 18, 2020. Unless a member voluntarily terminates their benefits, moves out of state, becomes incarcerated, or dies, they will maintain coverage through the end of the PHE. This is called the continuous provision (CE) or lock-in of coverage. With the exception of pregnant adults after 60-days postpartum and children turning 19 years old, and the exceptions above, all Health First Colorado and CHP+ members have maintained coverage since March 2020. This coverage will continue until the end of the month when the PHE expires, which is currently anticipated to be January 2022. If the PHE is extended, the CE will continue as well.

Due to the CE requirement, very few Health First Colorado members have been losing coverage. Since members can be moved to coverage with more expansive benefits, 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 two.

Sustained High Rate of Unemployment

In quarter two, Colorado's unemployment rate maintained a steady level around 6%.¹ Many Coloradans likely became eligible for Health First Colorado or CHP+ benefits for the first time or stayed eligible over the past several months due to job loss or changes in work. People may be staying out of the workforce out of concern for exposure to COVID-19 or due to a lack of child-care options. This trend increases the likelihood that a family may become eligible for Health First Colorado. Typically, there is a few months lag between employment gains and a decrease

¹ U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, August 28, 2021
<https://www.bls.gov/eag/eag.co.htm>

in Medicaid enrollment, so Health First Colorado enrollment may continue to increase even after unemployment rates decrease.²

Challenges in In-Person Application Assistance

During this quarter, organizations continued to offer a combination of in-person and remote application assistance for Health First Colorado and CHP+. Virtual application assistance is available through the end of the PHE with 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](#).

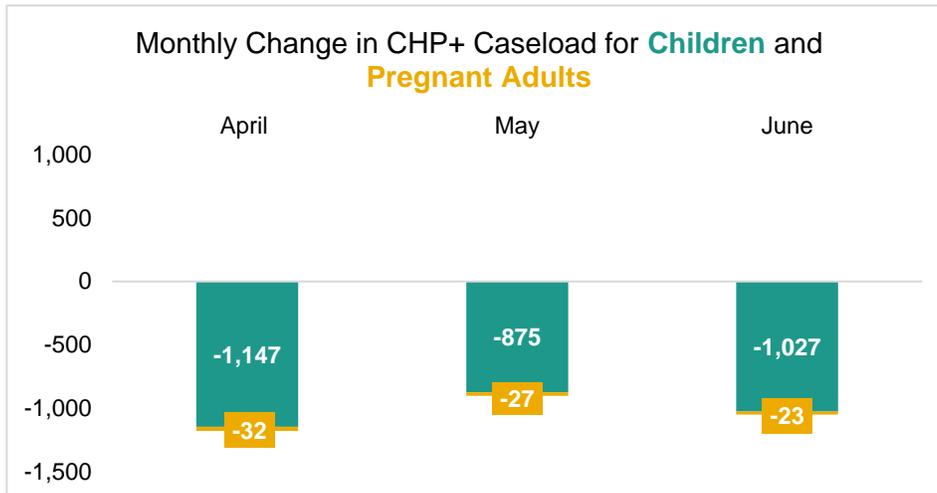
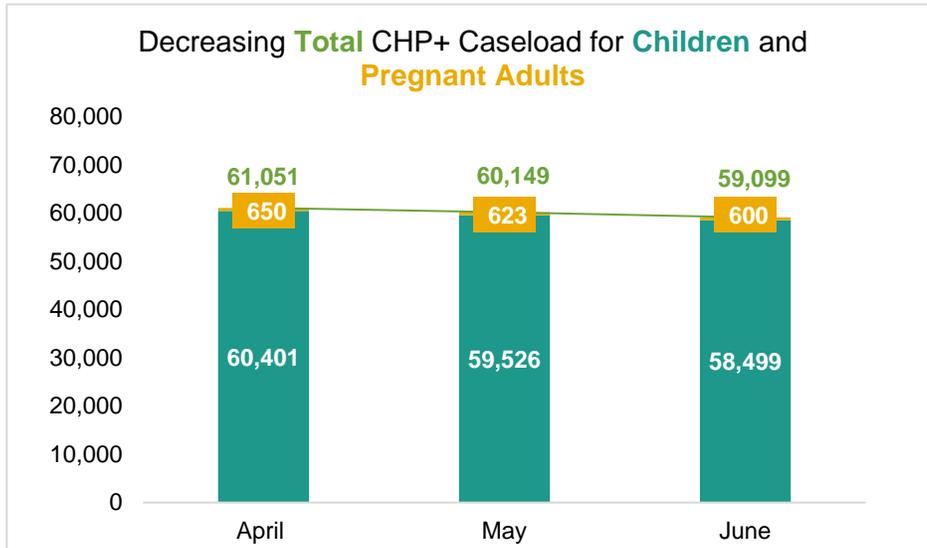
Overall, the increase in Health First Colorado and CHP+ caseload can be attributed to the maintenance of coverage through CE for almost all existing members and the economic impacts of COVID-19, through which many more Coloradans are becoming eligible for Medical Assistance for the first time.

² Kaiser Family Foundation, Analysis of Recent National Trends in Medicaid and CHIP Enrollment, August 16, 2021 <https://www.kff.org/coronavirus-covid-19/issue-brief/analysis-of-recent-national-trends-in-medicaid-and-chip-enrollment/>

CHP+ Enrollment Data

The total number of children and pregnant adults enrolled in CHP+ **decreased by 3,131 or 5%** from the beginning of April to the end of June 2021. The decrease in caseload number remained steady each month.

- Children's enrollment **decreased by 3,049 or 5%.**
- Pregnant adults' enrollment **decreased by 82 or 12%.**

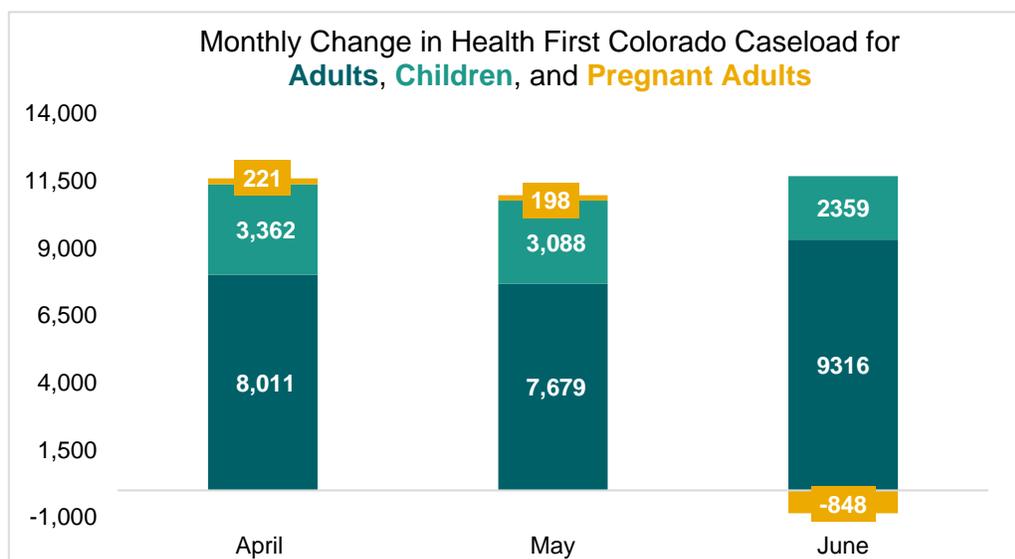
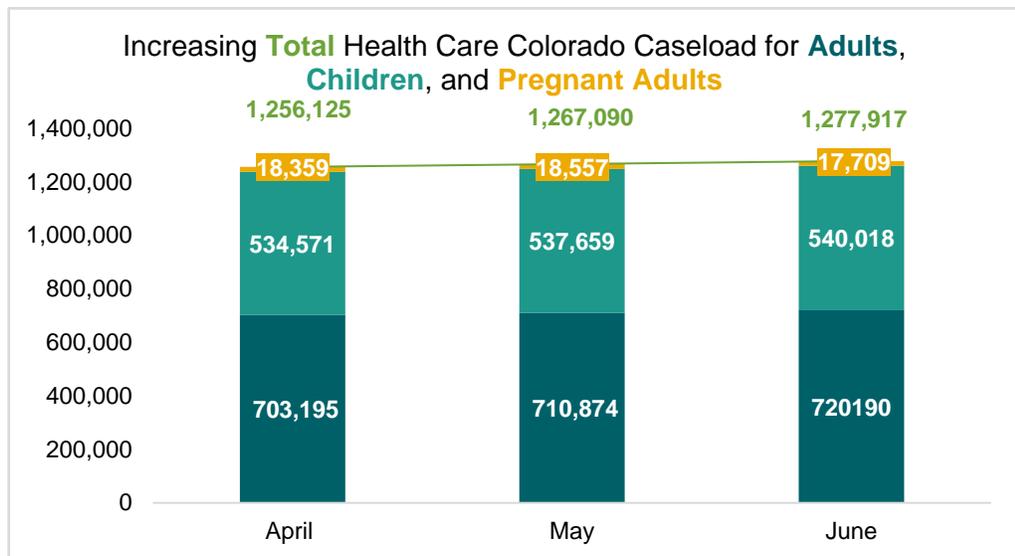


Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **increased by 35,353 or 2.4%** from the beginning of April to the end of June 2021.

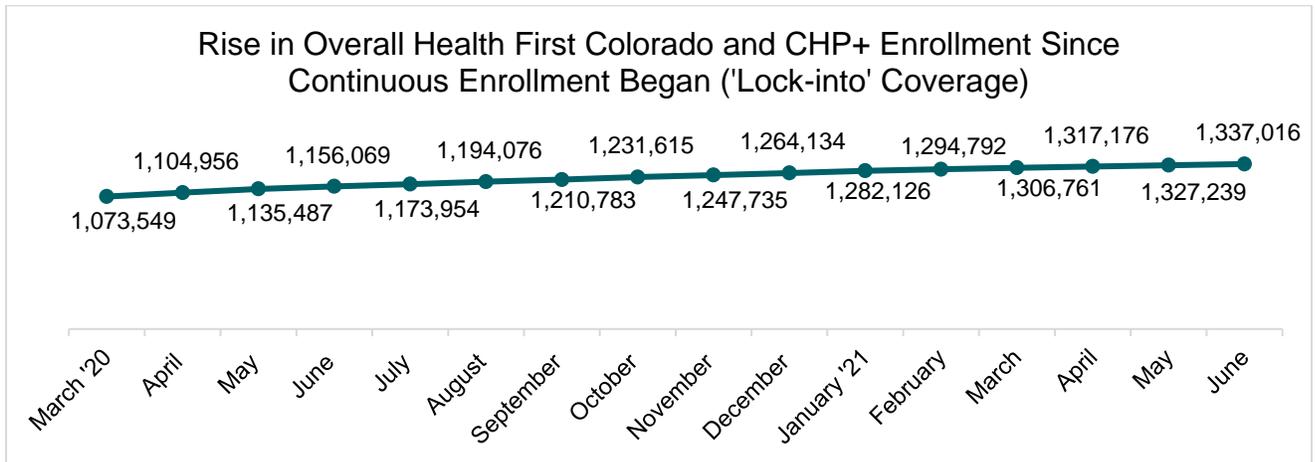
The total number of adults, pregnant adults, and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs) for Health First Colorado increased **by 33,386 or 2.7%** from the beginning of April to the end of June 2021.

- Adult enrollment **increased by 25,006 or 3.6%**.
- Pregnant adult enrollment **decreased by 429 or 2.4%**.
- Children's enrollment **increased by 8,809 or 1.7%**.



Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **increased by 30,255 or 2.3%** from the beginning of April to the end of June 2021. This enrollment increase is slightly less compared to previous quarters during the PHE and the increase appears to be decreasing since the start of the CE. Overall, enrollment has increased by 263,467 or 24.5% since March 2020, when the COVID-19 PHE began.



Looking Forward

The Biden Administration indicated to states that the PHE will 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 will likely continue to grow, as more Coloradans join and very few disenroll.

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>