



## 2021 Health First Colorado and CHP+ Enrollment Analysis – Q3

*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 Q3?

Overall, enrollment Health First Colorado (Colorado’s Medicaid Program) increased while enrollment in Child Health Plan *Plus* (CHP+) decreased slightly. There are a number of 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. Except for 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.

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 three, Colorado’s unemployment rate decreased slightly, culminating at an unemployment rate of 5.6% in September, decreasing from 6.2% at the start of quarter three.<sup>1</sup> While the unemployment rate decreased, it is still higher than the 2.8% from February 2020. 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 lag between employment gains and a decrease in

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<sup>1</sup> U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, October 29, 2021, <https://www.bls.gov/eag/eag.co.htm>

Medicaid enrollment, so Health First Colorado enrollment may continue to increase even after unemployment rates decrease.<sup>2</sup>

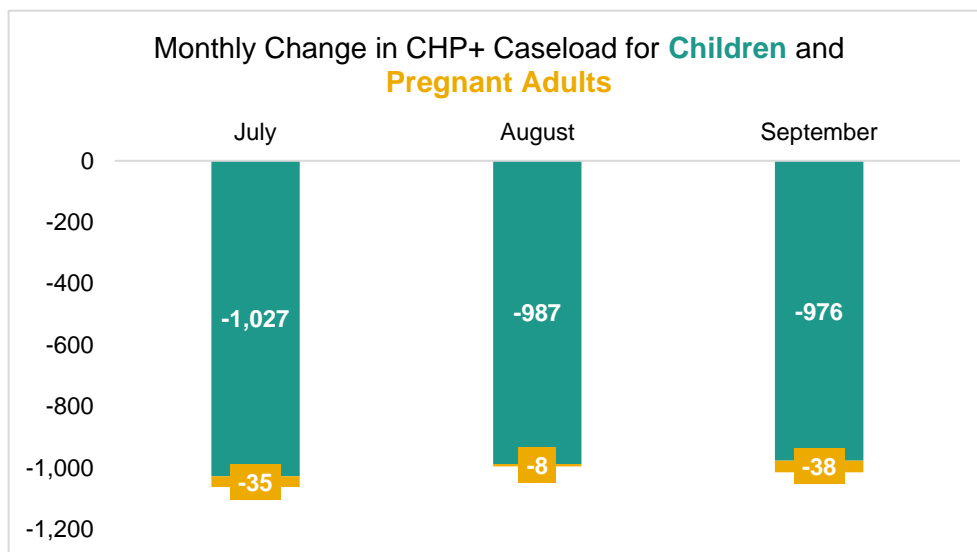
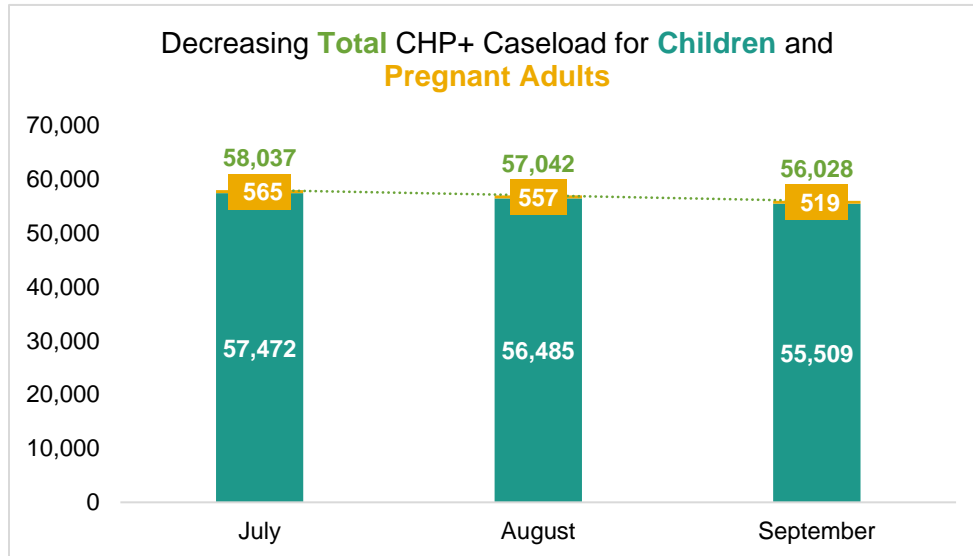
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<sup>2</sup> Kaiser Family Foundation, Analysis of Recent National Trends in Medicaid and CHIP Enrollment, August 16, 2021 <https://www.kff.org/coronavirus-covid-19/issue-brief/analysis-of-recent-national-trends-in-medicaid-and-chip-enrollment/>

## CHP+ Enrollment Data

The total number of children and pregnant adults enrolled in CHP+ **decreased by 3,071 or 5.2%** from the beginning of July to the end of September 2021. The decrease in caseload number remained steady each month.

- Children's enrollment **decreased by 2,990 or 5.1%**.
- Pregnant adults' enrollment **decreased by 81 or 13.5%**.

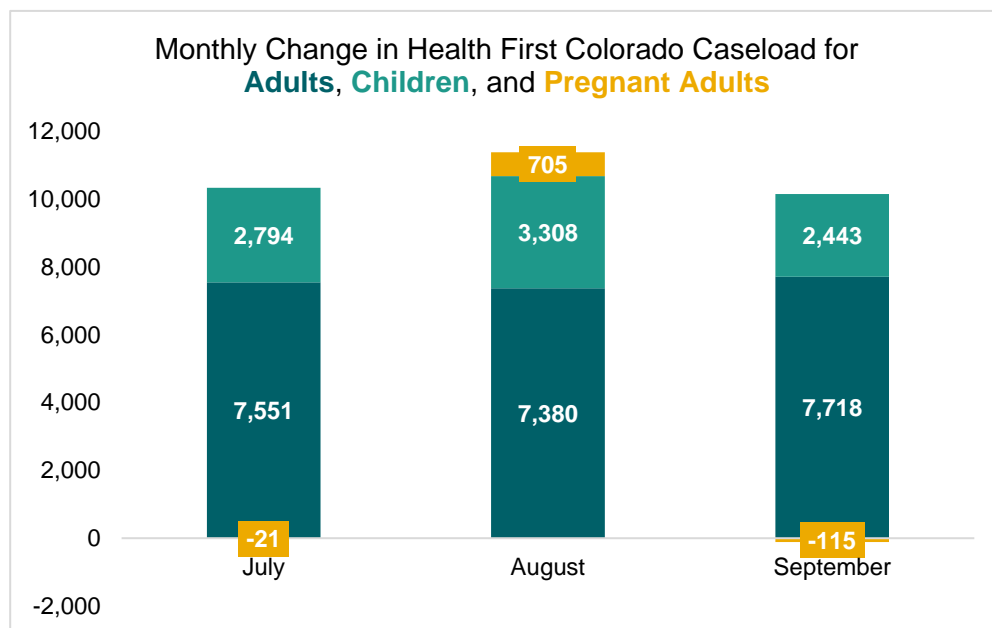
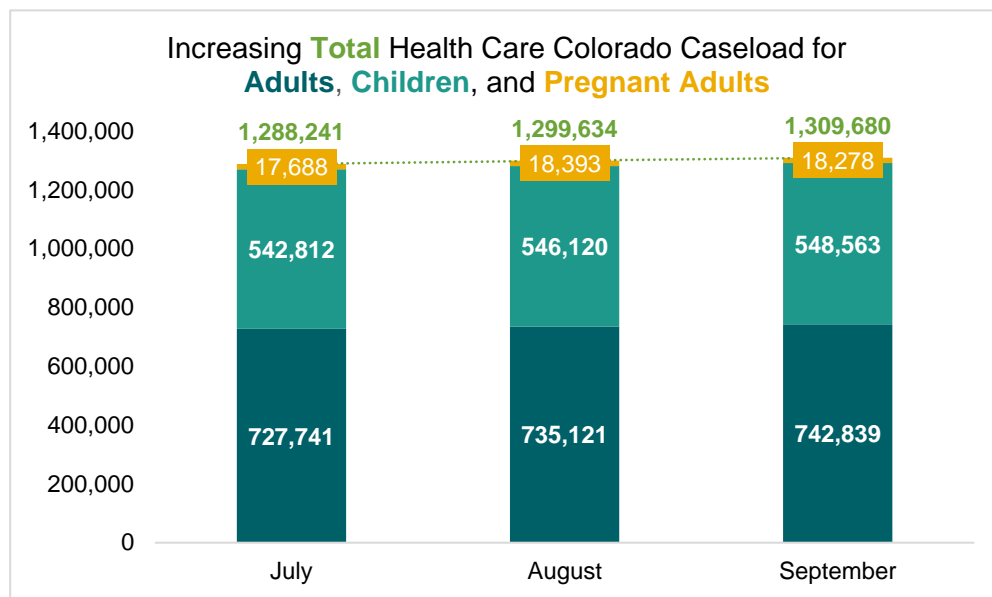


## Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **increased by 34,805 or 2.3%** from the beginning of July to the end of September 2021.

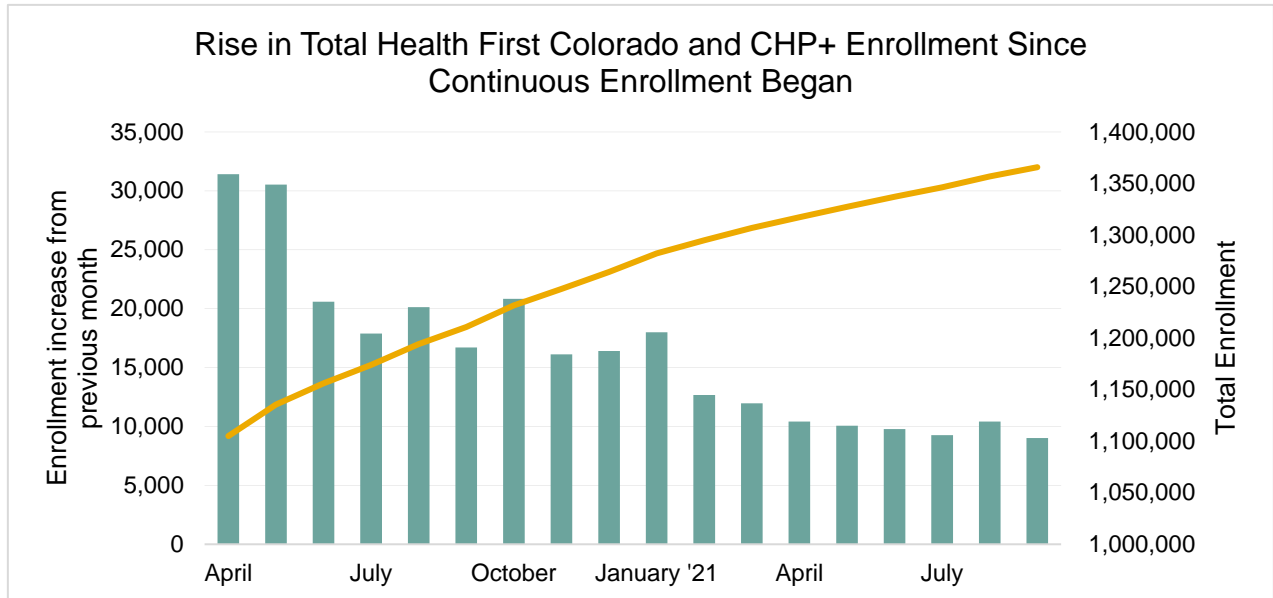
The total number of adults, pregnant adults, and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs) for Health First Colorado increased **by 31,763 or 2.5%** from the beginning of July to the end of September 2021.

- Adult enrollment **increased by 22,649 or 3.1%**.
- Pregnant adult enrollment **increased by 569 or 3.2%**.
- Children's enrollment **increased by 8,545 or 1.6%**.



## Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **increased by 28,692 or 2.1%** from the beginning of July to the end of September 2021. While enrollment is increasing, the rate of increase is slowing down and following the previous trend of a decline in the enrollment increase (for example, 3.4% and 2.3% increases in 2021 quarter one and two, respectively). Overall, enrollment has increased by 292,159 or 27.2% since March 2020, when the COVID-19 PHE began.



## Looking Forward

The Biden Administration renewed the PHE; it is now scheduled to end on January 16, 2022.<sup>3</sup> Due to continuous eligibility and lasting economic impacts from COVID-19, Health First Colorado enrollment will likely continue to grow, as more Coloradans join and very few disenroll.

<sup>3</sup> U.S. Department of Health & Human Services, Renewal of Determination that a Public Health Emergency Exists, October 15, 2021, <https://www.phe.gov/emergency/news/healthactions/phe/Pages/COVIDI-15Oct21.aspx>.