



2021 Health First Colorado and CHP+ Enrollment Analysis – Q4

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 Q4?

Overall, enrollment in Health First Colorado increased while enrollment in CHP+ decreased slightly. There are a number of possible factors driving these changes. Overall, the rate of rising 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 eligibility provision (CE) or lock-in of coverage. Except for pregnant adults after 60-days postpartum and children turning 19 years old enrolled in CHP+, 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 CHP+ members transitioned 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. The CE is likely impacting adults the most, as seen by the higher rate of growth among adults as compared to children, because children already had guaranteed one-year continuous eligibility before the PHE.

Rate of Unemployment

In quarter four, Colorado’s unemployment continued previous trends and decreased slowly over the quarter, from 5.4% in October to 4.8% in December.¹ While the unemployment rate continues to decrease, it is still higher than the 2.8% in 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 resulting in lower income. The unemployment rate may explain, in part, why the adult population in Health First Colorado is increasing at a higher rate than children’s enrollment. Typically, there is a lag between

¹ U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, February 2, 2022, <https://www.bls.gov/eag/eag.co.htm>

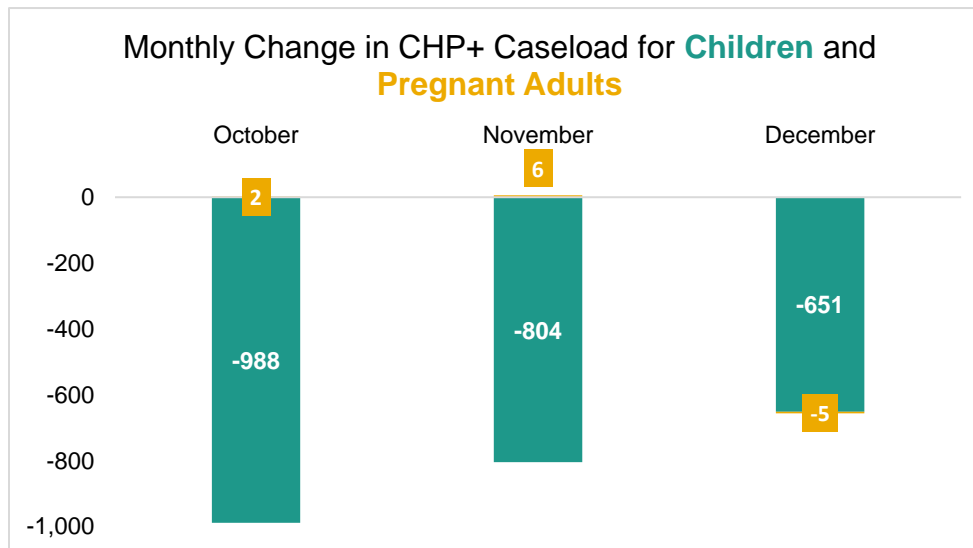
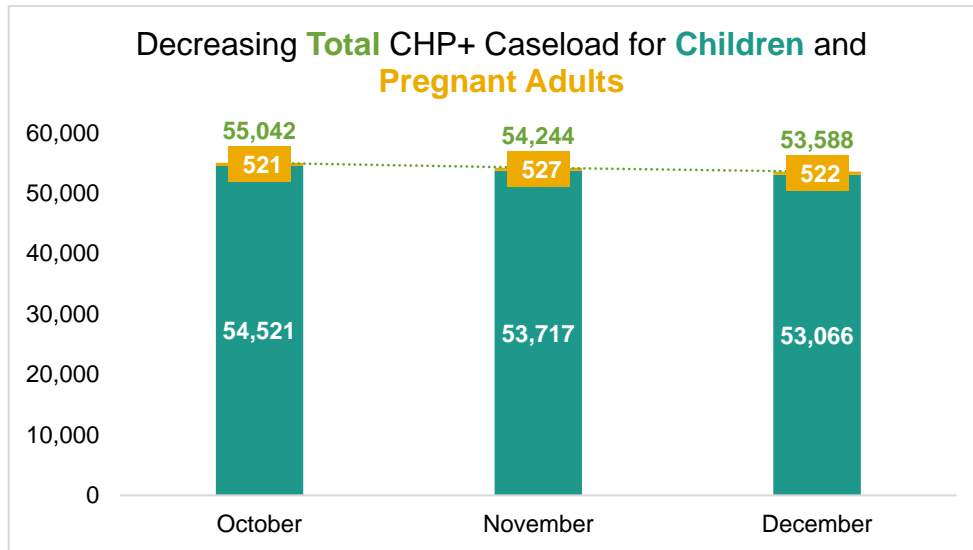
employment gains and a decrease in Medicaid enrollment, so Health First Colorado enrollment may continue to increase even as the unemployment rates decrease.²

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 2,440 or 4.4%** from the beginning of October to the end of December 2021. The decrease in caseload varied slightly by month with a larger decrease in October.

- Children's enrollment **decreased by 2,443 or 4.4%**.
- Pregnant adults' enrollment was similar with an increase of **3 or 0.6%**.

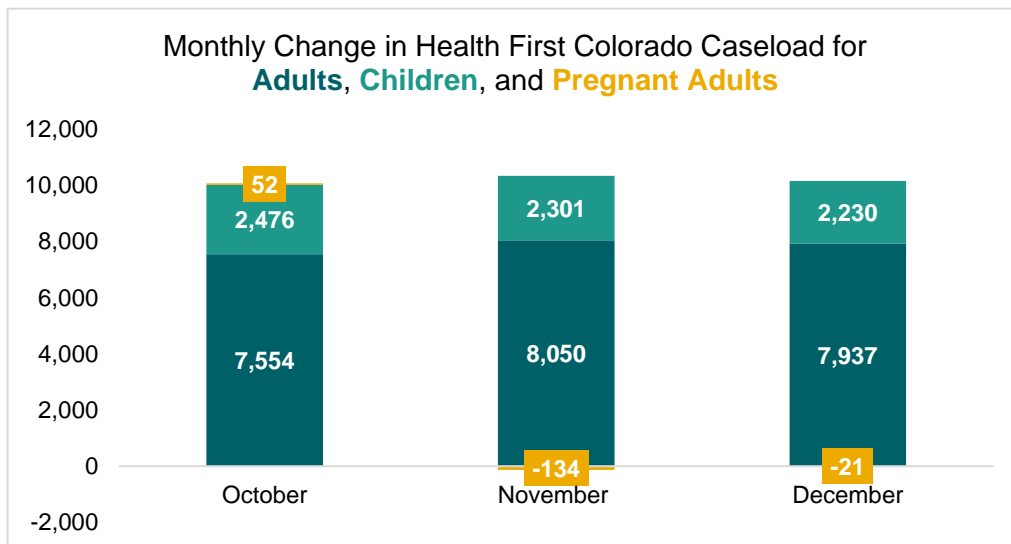
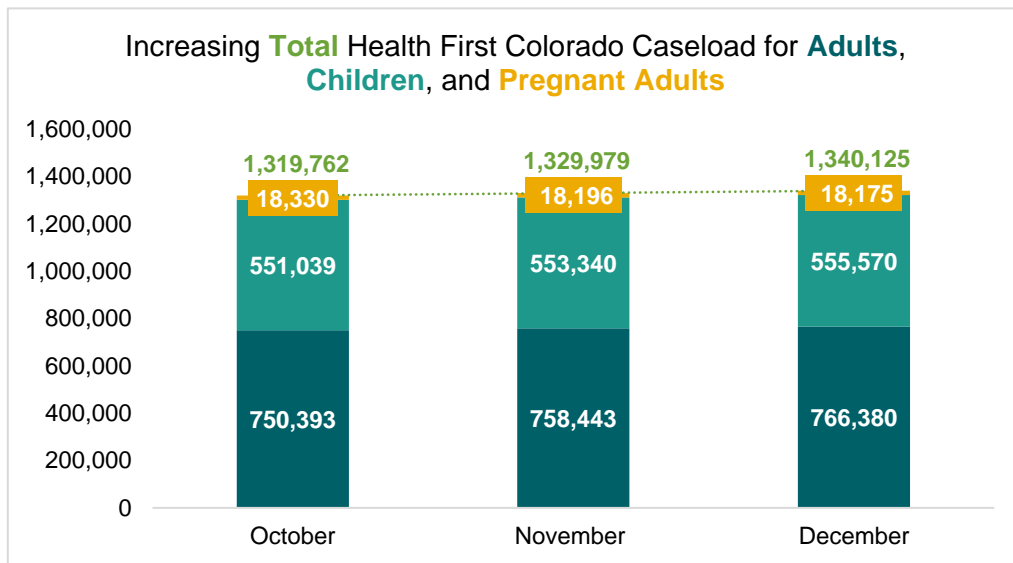


Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **increased by 32,359 or 2.1%** from the beginning of October to the end of December 2021.

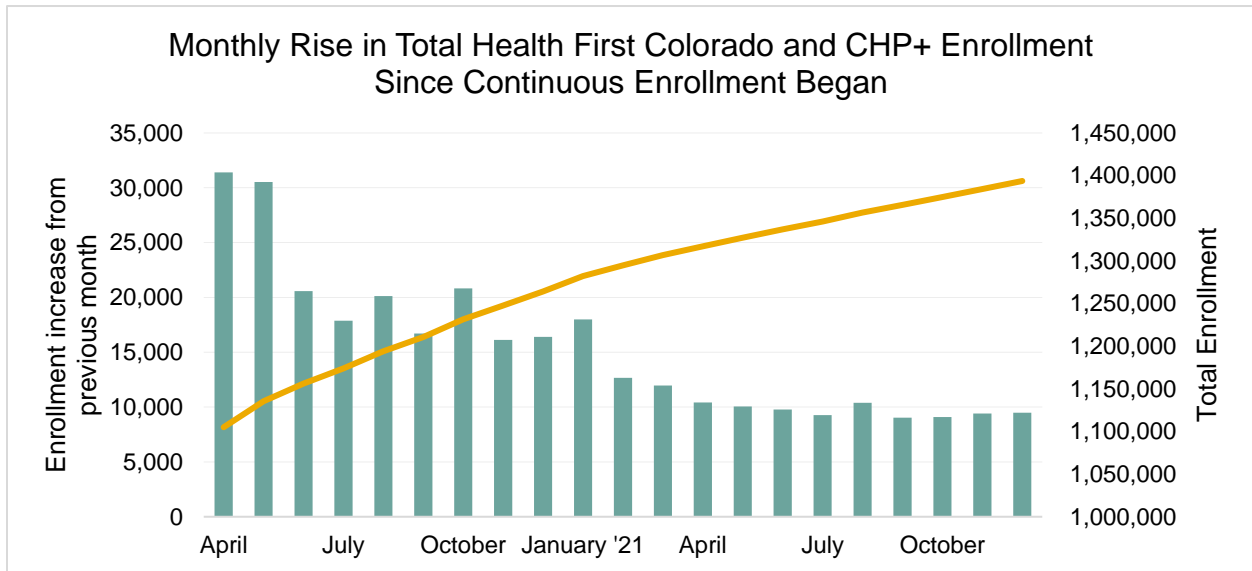
The total number of adults, pregnant adults, and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs) for Health First Colorado increased **by 30,445 or 2.3%** from the beginning of October to the end of December 2021.

- Adult enrollment **increased by 23,541 or 3.2%**.
- Pregnant adult enrollment **decreased by 103 or 0.6%**.
- Children's enrollment **increased by 7,007 or 1.3%**.



Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **increased by 28,005 or 2.1%** from beginning of October to the end of December 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%, 2.3%, and 2.1% increases in 2021 quarter one, two, and three respectively). Overall, enrollment has increased by 320,164 or 29.8% since March 2020, when the COVID-19 PHE began.



Looking Forward

The Biden Administration renewed the PHE; it is now scheduled to end on April 16, 2022.³ 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.

³ U.S. Department of Health & Human Services, Renewal of Determination that a Public Health Emergency Exists, January 14, 2022, <https://aspr.hhs.gov/legal/PHE/Pages/COVID19-14Jan2022.aspx>.