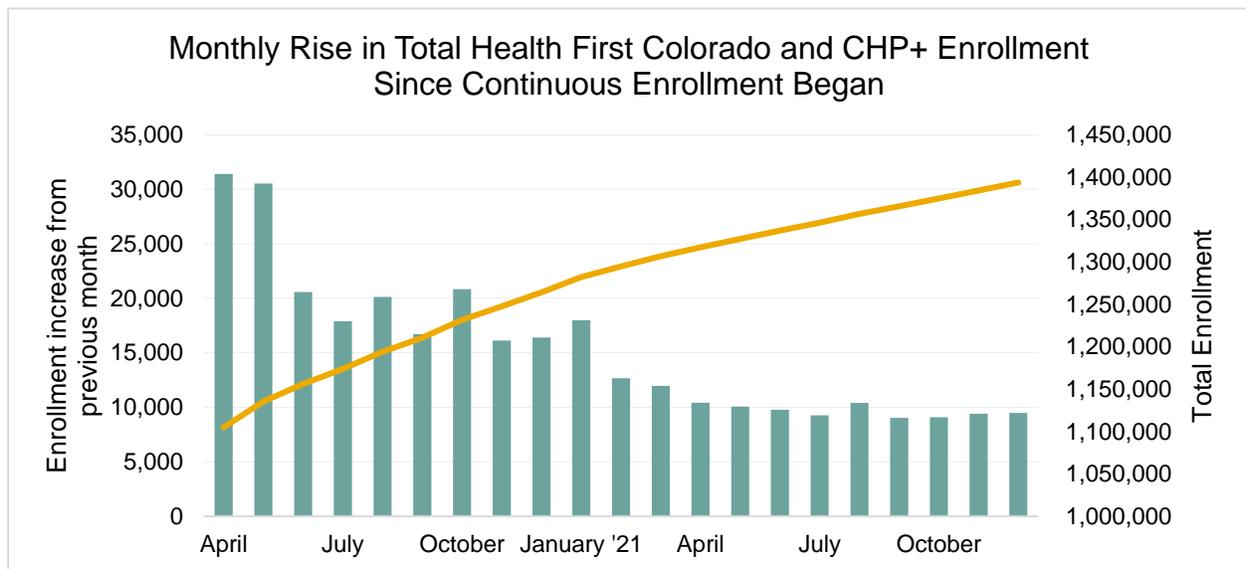


This series of reports analyzes enrollment changes in Health First Colorado (Colorado’s Medicaid Program) and Child Health Plan Plus (CHP+) and identifies factors that may have contributed to an increase or decrease in enrollment. The data source used is the Colorado Department of Health Care Policy 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](#).

Continued Increase in Enrollment Throughout 2021

The 2021 calendar year saw continued increases among Health First Colorado enrollment along with steady decreases in CHP+. The following report outlines and analyzes enrollment changes, focusing on CHP+ and Health First Colorado’s non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs).

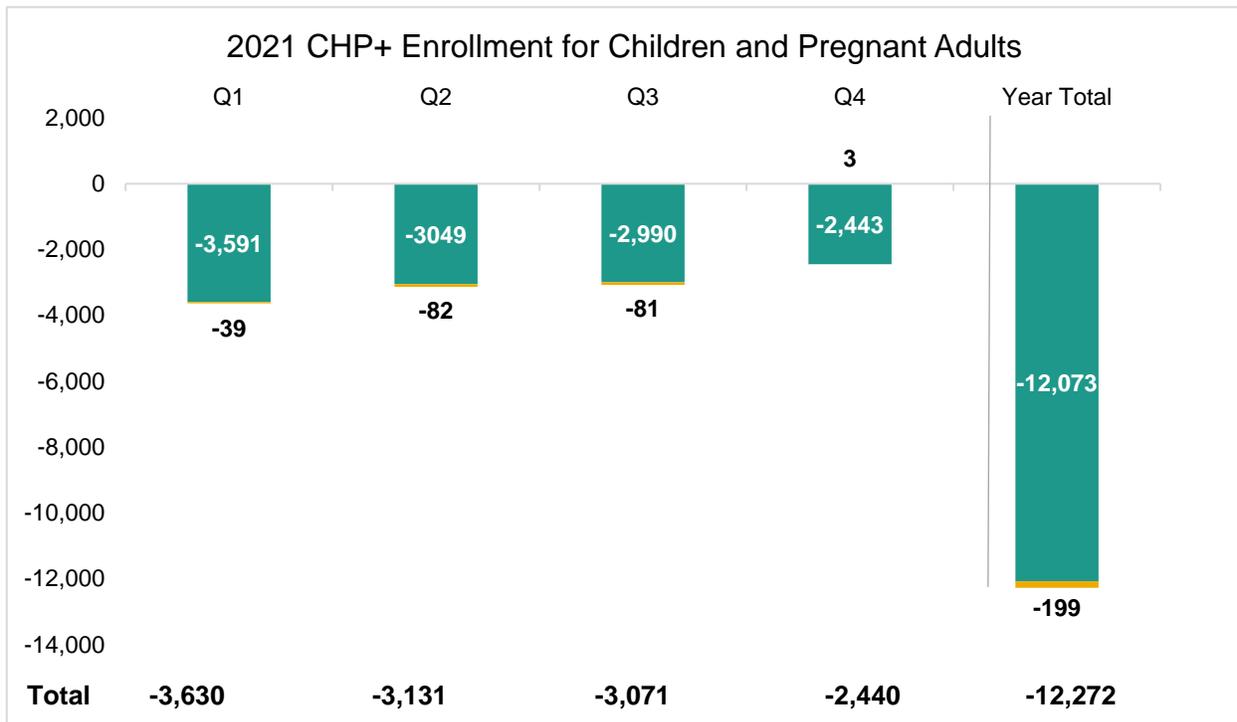
The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **increased by 129,579 or 10.3 %** from the beginning of January to the end of December 2021.



CHP+ Enrollment Data

The total number of children and pregnant adults enrolled in CHP+ **decreased by 12,272 or 18.6 %** from the beginning of January to the end of December 2021. Both children's and pregnant adults' enrollment decreased in every quarter, except for a small increase among pregnant adults in quarter four. The rate of decrease slowed with fewer people disenrolling in later quarters of the year.

- Children's enrollment **decreased by 12,073 or 18.5 %** to 53,066 from 65,139.
- Pregnant adult enrollment **decreased by 199 or 27.6 %**, to 522 from 721.

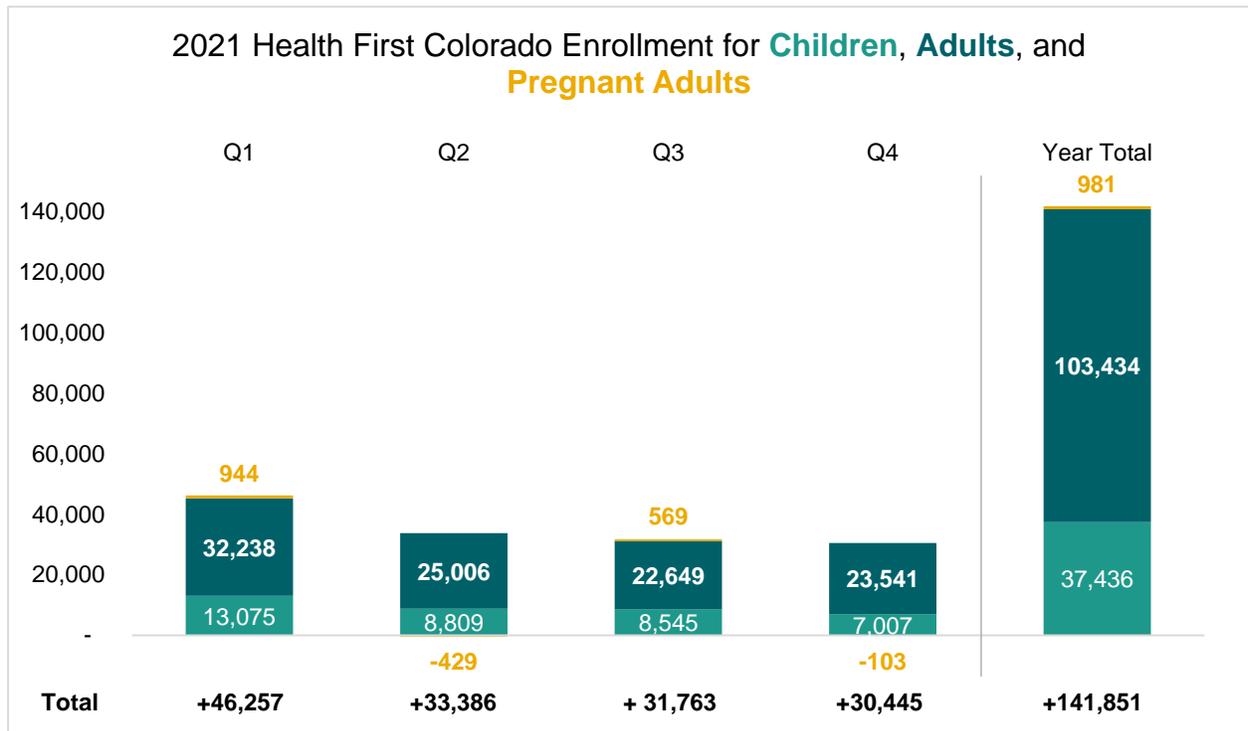


Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **increased by 151,332 or 10.8 %** from the beginning of January to the end of December 2021.

The total number of adults, pregnant adults, and children enrolled in Health First Colorado MAGI programs **increased by 141,851 or 11.8 %** from the beginning of January to the end of December 2021.

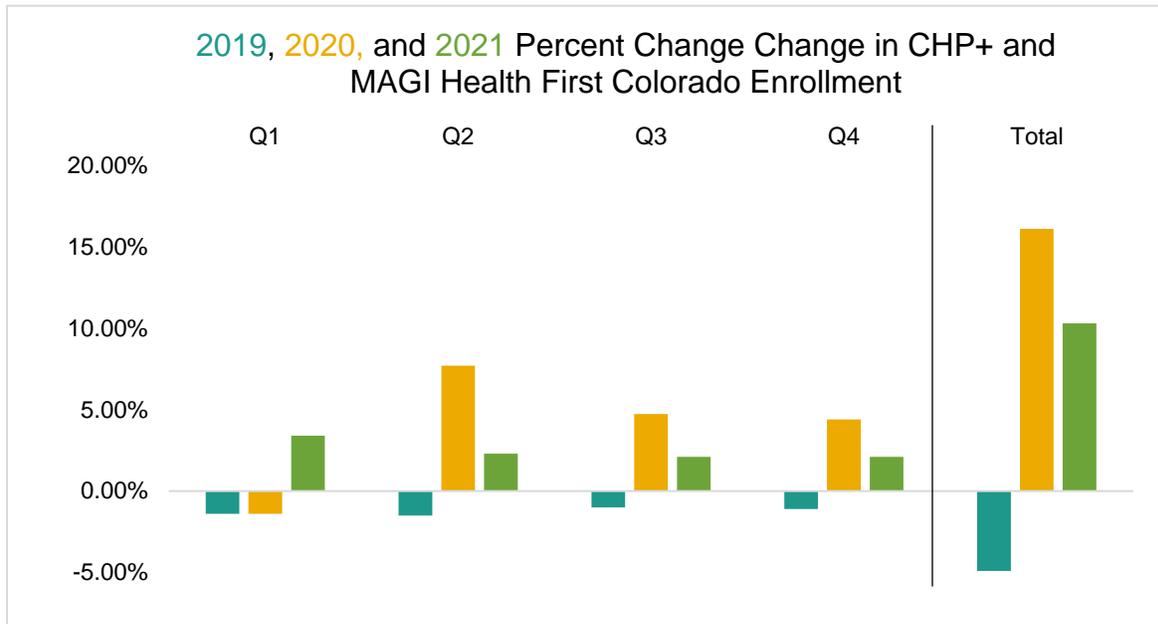
- Adult enrollment **increased by 103,434 or 15.6 %**, to 766,380 from 662,946.
- Pregnant adult enrollment **increased by 981 or 5.7 %** to 18,175 from 17,194.
- Children's enrollment **increased by 37,436 or 7.2 %**, to 555,570 from 518,134.



Comparison to Previous Years

Enrollment in Health First Colorado MAGI programs and CHP+ programs continued to increase in 2021, though at a slower rate than in 2020. The following section explains why 2021 enrollment trends differed from previous years and similarities to 2020.

See Appendix A for complete comparison of 2019, 2020, and 2021 trends.



What Impacted Enrollment in 2021?

With the onset of COVID-19 in March 2020, Health First Colorado and CHP+ enrollment trends changed significantly. Enrollment in 2021 was again predominantly impacted by COVID-19 specific policies and events, as well as existing federal and state policies.

Impacts of Federal COVID-19 Legislation and Rules

Throughout the COVID-19 Public Health Emergency (PHE), the Centers for Medicare and Medicaid Services (CMS) directed states to maintain eligibility for anyone enrolled in Medicaid or CHIP on or after March 18, 2020. Unless a Health First Colorado member voluntarily terminates their benefits, moves out of state, becomes incarcerated, dies, or is a pregnant adult after 60-days postpartum or a child turning 19 years-old enrolled in CHP+, they will maintain coverage through the end of the PHE. This is called the continuous provision (CE) or lock-in of coverage. Apart from 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 from 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 throughout the year. The decrease in CHP+ enrollment aligns with findings from 13 other states that also experienced declines in CHIP enrollment from February 2020 through July 2021, according to the Kaiser Family Foundation.¹

Rate of Unemployment

Colorado's unemployment rate continued to slowly decrease over the course of the year, from 6.6% in January to 4.8% in December.², 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 due to job loss or changes in work, resulting in family income changes. 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. New enrollees may have recently become eligible for Health First Colorado, whether through losing employer-sponsored insurance, or ending COBRA benefits. Typically, there is a lag between employment gains and a decrease in Medicaid enrollment, so Health First Colorado enrollment may continue to increase even as the unemployment rates decrease.³

Return to In-Person Schooling

The widespread return to in-person schooling in 2021 may have increased enrollment through school-based outreach programs. Parents and adult caretakers also often sign up for coverage when they are enrolling their children or dependents in school.

Remaining Fear of Public Charge

Even though the final public charge rule from 2019 was not in effect in 2021 and was removed fully on March 21, 2021, fear of public charge continues to prevent immigrants and families of immigrants from using public benefits. This is known as the 'chilling effect.' Research from the Kaiser Family Foundation found that in 2021, 11% of Hispanic adult respondents reported that there was a time in the past three years that they or a family member decided not to enroll in or disenrolled from a public assistance program out of fear that it will affect their or a family member's immigration status.⁴ This number rises to 26% among potentially undocumented respondents.⁵

¹ Bradley Corallo, Sophia Moreno, Kaiser Family Foundation. Analysis of Recent National Trends in Medicaid and CHIP Enrollment, February 2, 2022 <https://www.kff.org/coronavirus-covid-19/issue-brief/analysis-of-recent-national-trends-in-medicaid-and-chip-enrollment/>

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

³ Bradley Corallo, Sophia Moreno, Kaiser Family Foundation.

⁴ Liz Hamel, Samantha Artiga, Alauna Safarpour, Mellisha Stokes, Mollyann Brodie, Kaiser Family Foundation. KFF COVID-19 Vaccine Monitor: COVID-19 Vaccine Access, Information, and Experiences Among Hispanic Adults in the U.S. May 13, 2021, <https://www.kff.org/coronavirus-covid-19/poll-finding/kff-covid-19-vaccine-monitor-access-information-experiences-hispanic-adults/>

⁵ Ibid.

Newly Eligible Individuals

In 2021, people from the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau, known as COFA Migrants and Afghan Evacuees became newly eligible for Health First Colorado benefits. While the numbers of both populations are relatively small, this is a new group of individuals who enrolled in benefits for the first time this year.

Overall, the increase in Health First Colorado and CHP+ caseload can largely be attributed to the maintenance of coverage through CE for almost all existing members. Other factors noted contributed to the change in enrollment as well.

Looking Forward

The PHE is currently scheduled to end on April 16, 2022, after being renewed several times since March 2020. The Urban Institute projects that overall Medicaid enrollment in the U.S. will decline by 14 million when the PHE ends, with half in the first six months after the PHE ends and the other half in the second six months that states are allotted to unwind the PHE.⁶

⁶ Matthew Buettgens, Andrew Green, Urban Institute. What Will Happen to Unprecedented High Medicaid Enrollment after the Public Health Emergency?, September 2021, https://www.urban.org/sites/default/files/publication/104785/what-will-happen-to-unprecedented-high-medicaid-enrollment-after-the-public-health-emergency_0.pdf

Appendix A

CHP+			2019	2020	2021
			Q1	Kids	2.1%
	Pregnant Adults	16.7%	8.5%	-5.4%	
	Total	2.3%	1.5%	-5.5%	
Q2	Kids	-2.1%	-0.3%	-5.0%	
	Pregnant Adults	-2.7%	-1.7%	-12.0%	
	Total	-2.1%	-0.3%	-5.0%	
Q3	Kids	-2.5%	-6.5%	-5.1%	
	Pregnant Adults	-10.3%	-10.8%	-13.5%	
	Total	-2.6%	-6.6%	-5.2%	
Q4	Kids	-3.6%	-7.5%	-4.4%	
	Pregnant Adults	-7.2%	-8.4%	0.6%	
	Total	-3.7%	-7.5%	-4.4%	
Total Year	Kids	-6.1%	-12.5%	-18.5%	
	Pregnant Adults	-5.5%	-12.8%	-27.6%	
	Total	-6.1%	-12.5%	-18.63%	
Health First Colorado	Q1	Kids	-0.6%	-1.4%	2.5%
		Pregnant Adults	1.4%	2.4%	5.5%
		Adults	-2.6%	-1.9%	4.9%
		Total	-1.7%	-1.6%	3.9%
	Q2	Kids	-1.2%	5.5%	1.7%
		Pregnant Adults	-0.4%	13.4%	-2.4%
		Adults	-1.7%	10.6%	3.6%
		Total	-1.4%	8.3%	2.7%
	Q3	Kids	-1.2%	4.4%	1.6%
		Pregnant Adults	-3.8%	7.2%	3.2%
		Adults	-0.6%	6.4%	3.1%
		Total	-0.9%	5.5%	2.5%
	Q4	Kids	-0.6%	3.5%	1.3%
		Pregnant Adults	-6.1%	6.4%	-0.6%
		Adults	-1%	6.4%	3.2%
		Total	-0.9%	5.5%	2.3%
	Total Year	Kids	-3.6%	12.4%	7.2%
		Pregnant Adults	-8.8%	32.6%	5.71%
		Adults	-5.8%	22.8%	15.6%

		Total	-4.8%	18.2%	11.8%
CHP+ and Health First Colorado	Q1		-1.4%	-1.4%	3.4%
	Q2		-1.5%	7.7%	2.3%
	Q3		-1%	4.7%	2.1%
	Q4		-1.1%	4.4%	2.1%
	Year Total		-4.9%	16.1%	10.3%