



2023 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](#).

What Impacted Enrollment in Q3?

Overall, enrollment in Health First Colorado (Colorado's Medicaid program) decreased significantly while Child Health Plan *Plus* (CHP+) enrollment increased slightly. The total enrollment decrease this quarter is the largest quarterly change across Health First Colorado MAGI programs and CHP+ since the COVID-19 Public Health Emergency (PHE) began in March 2020. There are a couple of factors driving these changes.

Unwind of the COVID-19 Public Health Emergency

Throughout the COVID-19 Public Health Emergency (PHE), the Centers for Medicare and Medicaid Services (CMS) directed states to maintain eligibility for people who were enrolled in Medicaid or the Children's Health Insurance Program (CHIP) on or after March 18, 2020. Unless a member voluntarily terminated their benefits, moved out of state, became incarcerated, or died, they would maintain coverage through the end of the PHE. This was called continuous eligibility or lock-in of coverage. The Consolidated Appropriations Act of 2023 de-linked the PHE and continuous eligibility requirement and allowed states to begin disenrollments from Medicaid and CHIP on April 1, 2023. This period of disenrollments is referred to as the unwind. The Colorado Department of Health Care Policy and Financing (HCPF) began the unwind in May 2023.

From May 2023 until June 2024, HCPF will complete renewals for the approximately 1.7 million people enrolled in Health First Colorado and CHP+ at the start of the unwind.¹ During this time, pre-PHE renewal requirements are being applied, as well as a signature requirement that is newly in effect. Members are required to submit renewal paperwork and documentation for the first time in three years, and for some members, for the first time since they have been enrolled in Health First Colorado and CHP+. Renewal paperwork and income verification letters were sent to members during the PHE, but no action was taken if the paperwork was not completed and returned. Anecdotal reports indicate that many members do not open their renewal packet or understand what is required of them. Procedural disenrollments, disenrollments due to not completing the renewal process, rather than eligibility related disenrollments, support these findings. Other members may have begun earning more money, making them ineligible for Health First Colorado and CHP+ due to the income requirements.

¹ Colorado Department of Health Care Policy & Financing, 2023 <https://hcpf.colorado.gov/covid-19-phe-planning>

CHP+ enrollments have increased slightly during this time as individuals previously on Health First Colorado have been renewed and found over-income for their current program, but eligible for CHP+.

Changes to Remote Application Assistance

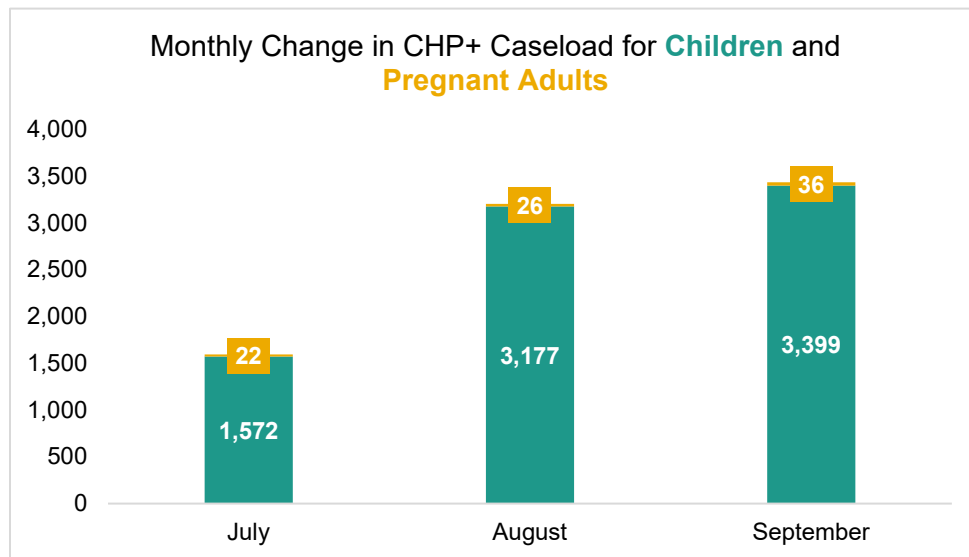
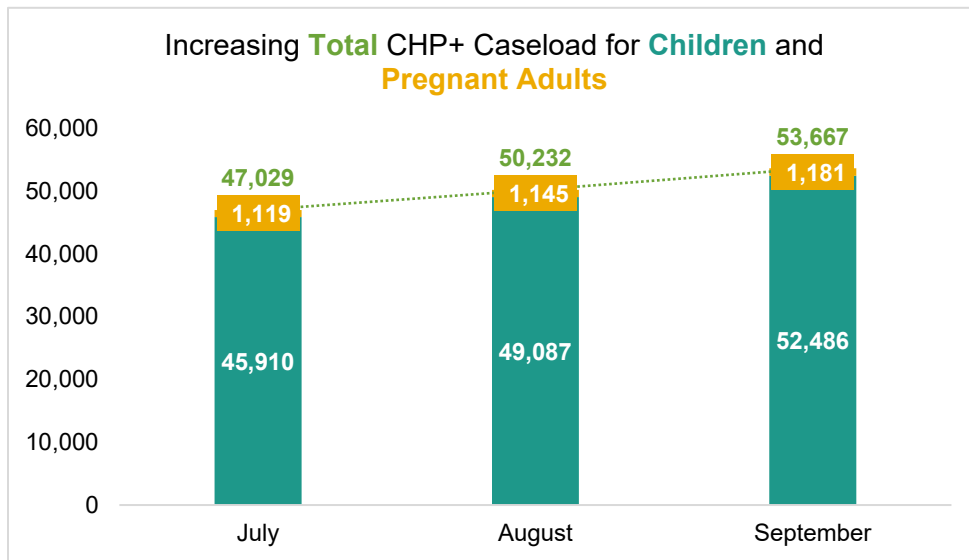
The flexibility for assisters to provide remote enrollment assistance during the PHE ended on May 11, 2023, with the end of the PHE.² This flexibility was provided through CMS guidance allowing assisters to get verbal consent from the applicant for the assister to sign the application on behalf of the applicant. While individuals may still apply via PEAK and on the phone, assisters can no longer collect verbal consent for remote enrollment assistance. Without the additional flexibility of remote application assistance, assisters may not have been able to reach a certain population of individuals to provide application assistance. This change in the availability of remote application assistance may have contributed to Health First Colorado and CHP+ disenrollments this quarter.

² Colorado Department of Health Care Policy & Financing, Operational Memo, March 17, 2023, hcpf.colorado.gov/sites/hcpf/files

CHP+ Enrollment Data

The total number of children and pregnant adults enrolled in CHP+ **increased by 8,232 or 18.1%** from the beginning of July to the end of September 2023.

- Children's enrollment **increased by 8,148 or 18.4%**.
- Pregnant adults' enrollment **increased by 84 or 7.7%**.

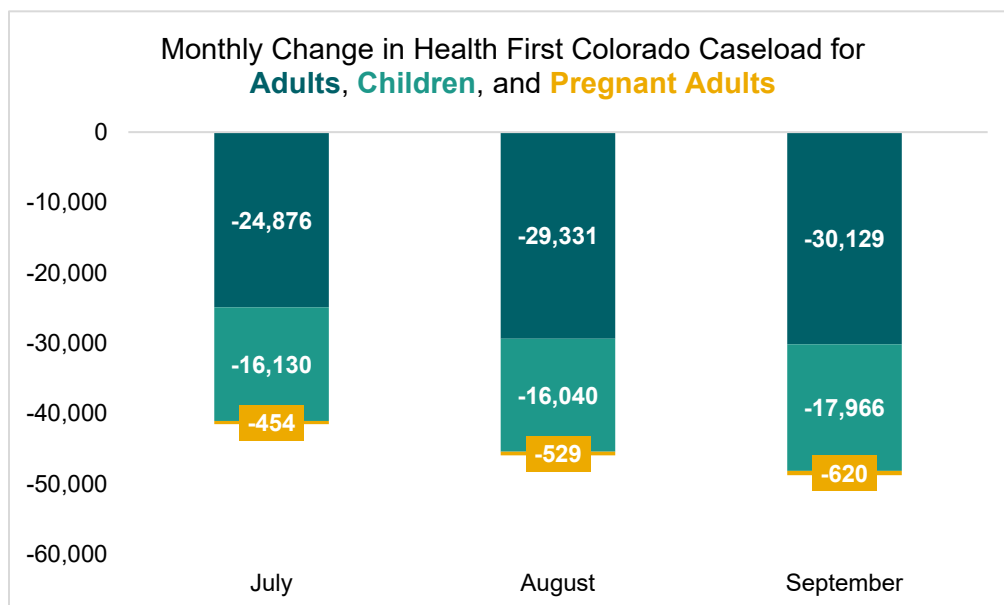
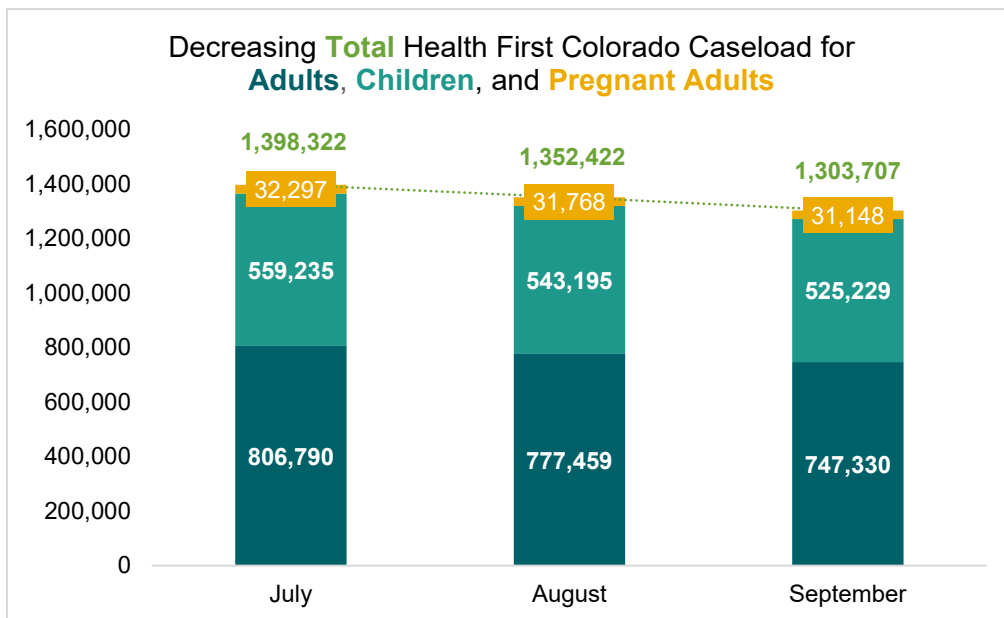


Health First Colorado Enrollment Data

The total number of people enrolled in all Health First Colorado programs **decreased by 149,095 or 8.7%** from the beginning of July to the end of September 2023.

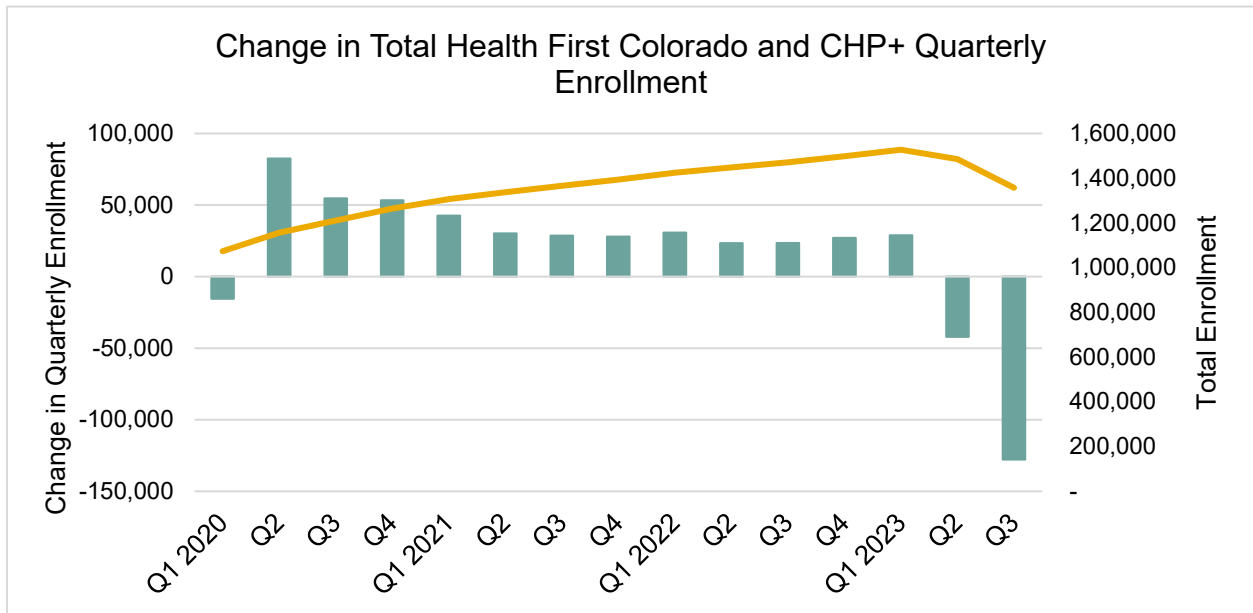
The total number of adults, pregnant adults, and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income, or MAGI programs) for Health First Colorado **decreased by 136,075 or 9.5%** from the beginning of July to the end of September 2023.

- Adult enrollment **decreased by 84,336 or 10.1%**.
- Pregnant adult enrollment **decreased by 1,603 or 4.9%**.
- Children's enrollment **decreased by 50,136 or 8.7%**.



Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **decreased by 127,843 or 8.6%** from the beginning of July to the end of September 2023. This is the largest quarterly decrease in enrollment since March 2020, when the COVID-19 PHE began and the first quarter in which disenrollments were allowed to occur each month. Health First Colorado and CHP+ returned to normal eligibility renewal processes when the PHE ended in May 2023.



Looking Forward

Throughout the unwind of continuous eligibility, Health First Colorado and CHP+ enrollment will continue to decline, as more Coloradans are determined ineligible through the renewal process than those who are determined eligible as new applicants.