



2023 Health First Colorado and CHP+ Enrollment Analysis – Q4 and Year in Review

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 and Throughout the Year?

Overall, enrollment in Health First Colorado (Colorado's Medicaid program) decreased significantly while Child Health Plan Plus (CHP+) enrollment increased steadily. The total enrollment decrease in quarter four 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 PHE, the Centers for Medicare and Medicaid Services (CMS) directed states to maintain eligibility for people who were enrolled in Medicaid 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 the Children's Health Insurance Program (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 for Health First Colorado and CHP+ 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

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

findings. Other members may have begun earning more money, making them ineligible for Health First Colorado and CHP+ due to the income requirements.

CHP+ enrollments have increased steadily during this time as individuals previously enrolled in 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 provide application assistance to certain populations. This change in the availability of remote application assistance may have contributed to Health First Colorado disenrollments this quarter and throughout the year.

Looking Forward

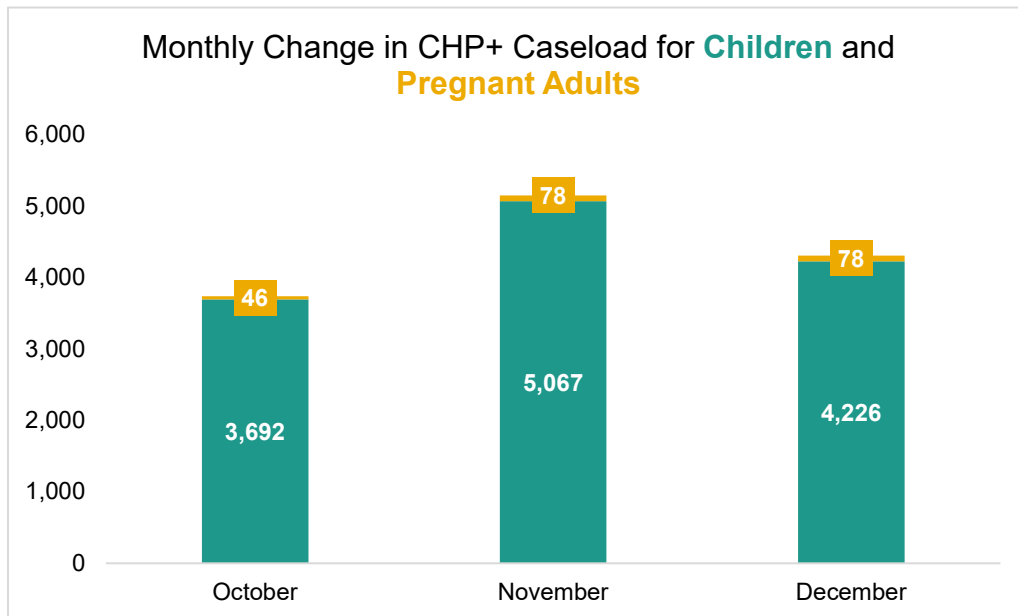
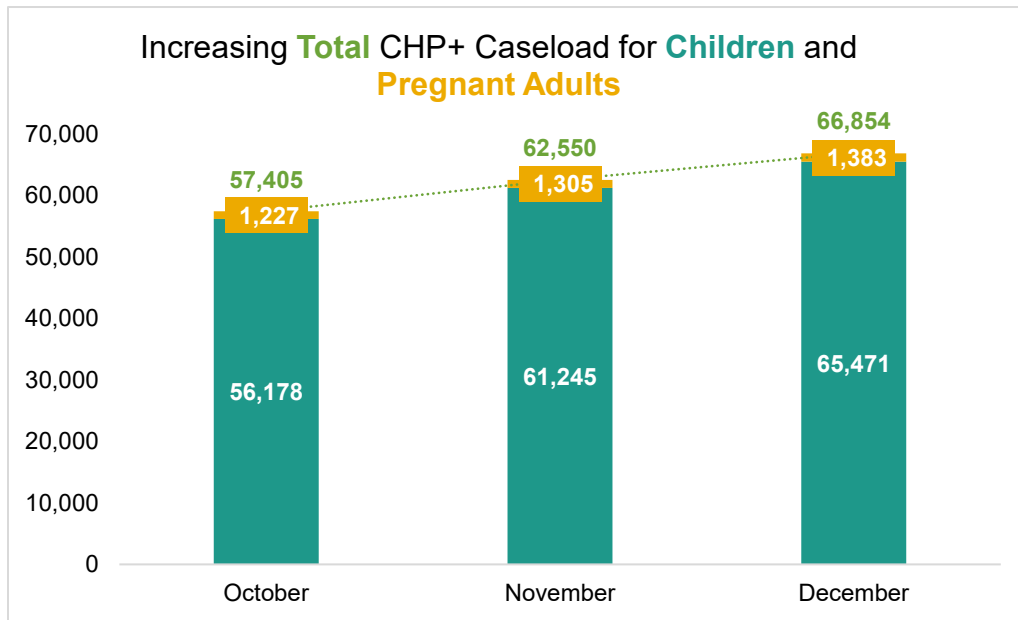
Throughout the unwind of continuous eligibility, Health First Colorado and CHP+ enrollment will likely continue to decline, as more Coloradans are determined ineligible through the renewal process than those who are determined eligible as new applicants.

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

CHP+ Enrollment Data in Q4

The total number of children and pregnant adults enrolled in CHP+ **increased by 13,187 or 24.6%** from the beginning of October to the end of December 2023.

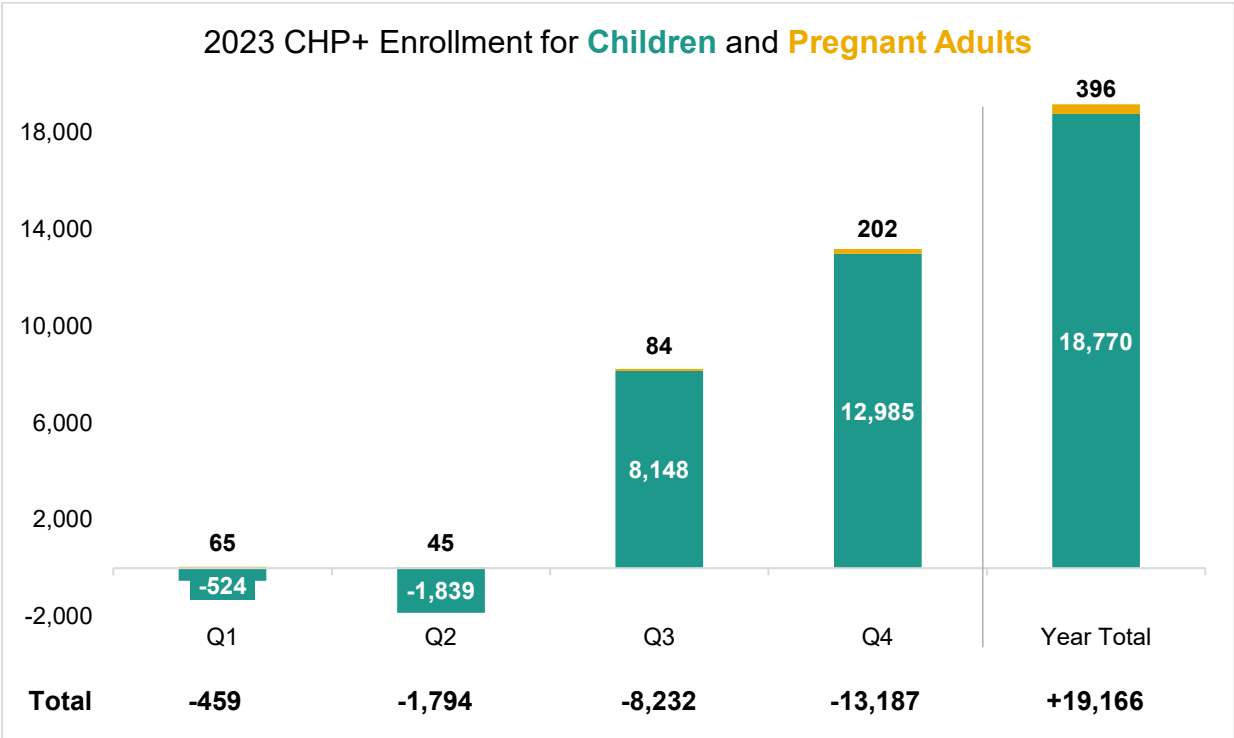
- Children's enrollment **increased by 12,985 or 24.7%**.
- Pregnant adults' enrollment **increased by 202 or 17.1%**.



CHP+ Enrollment Data in 2023

The total number of children and pregnant adults enrolled in CHP+ **increased by 19,166 or 40.2%** from the beginning of January to the end of December 2023. The rate of increase accelerated significantly in quarters three and four.

- Children’s enrollment **increased by 18,770 or 40.2%** to 65,471 from 46,701.
- Pregnant adult enrollment **increased by 396 or 40.1%** to 1,383 from 987.

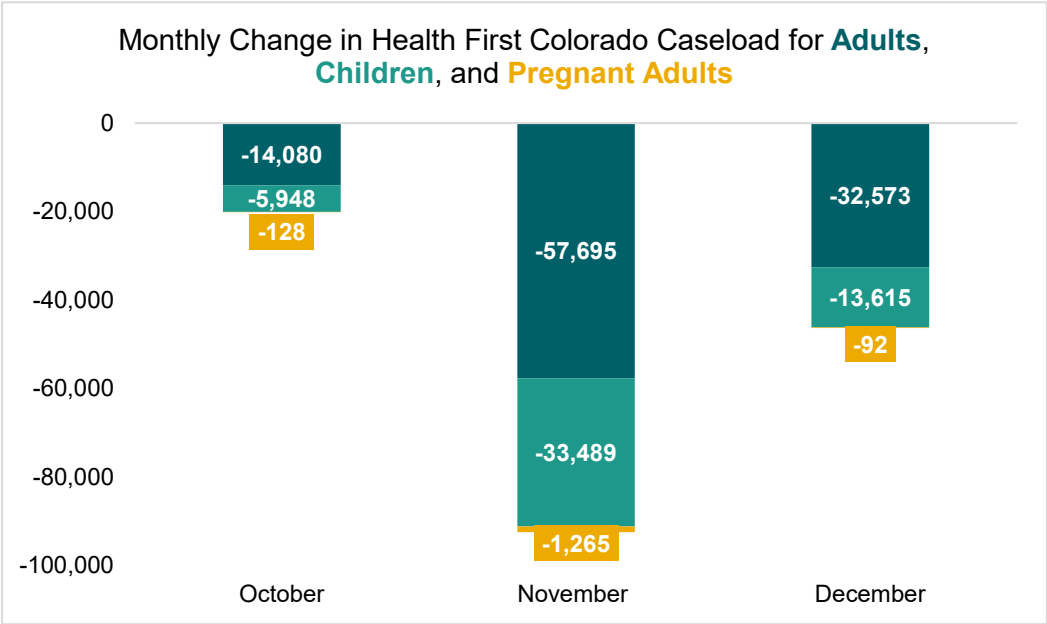
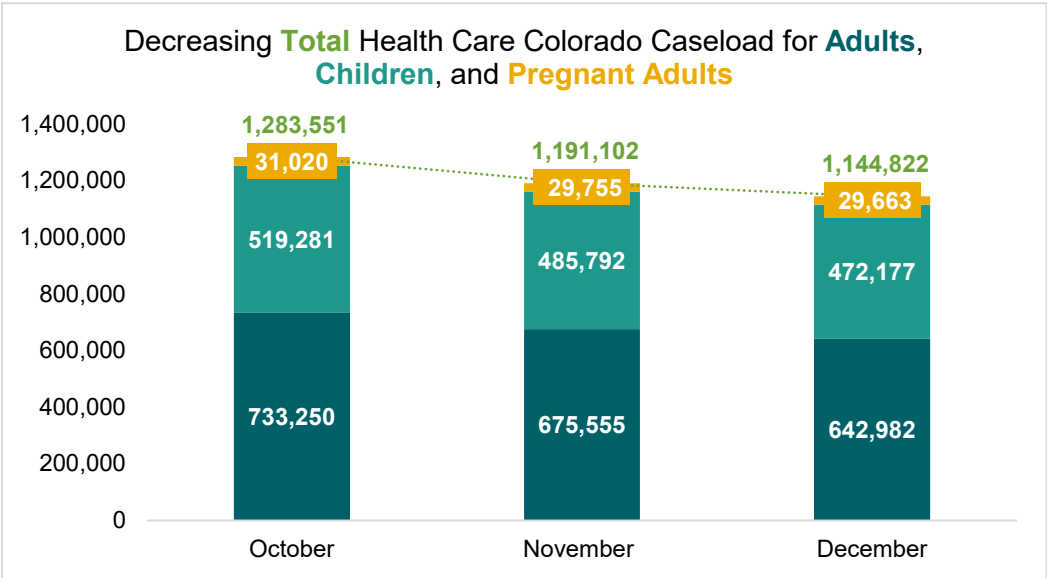


Health First Colorado Enrollment Data in Q4

The total number of people enrolled in all Health First Colorado programs **decreased by 170,528 or 10.8%** from the beginning of October to the end of December 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 158,885 or 12.2%** from the beginning of October to the end of December 2023.

- Adult enrollment **decreased by 104,348 or 14%**.
- Pregnant adult enrollment **decreased by 1,485 or 4.8%**.
- Children's enrollment **decreased by 53,052 or 10.1%**.

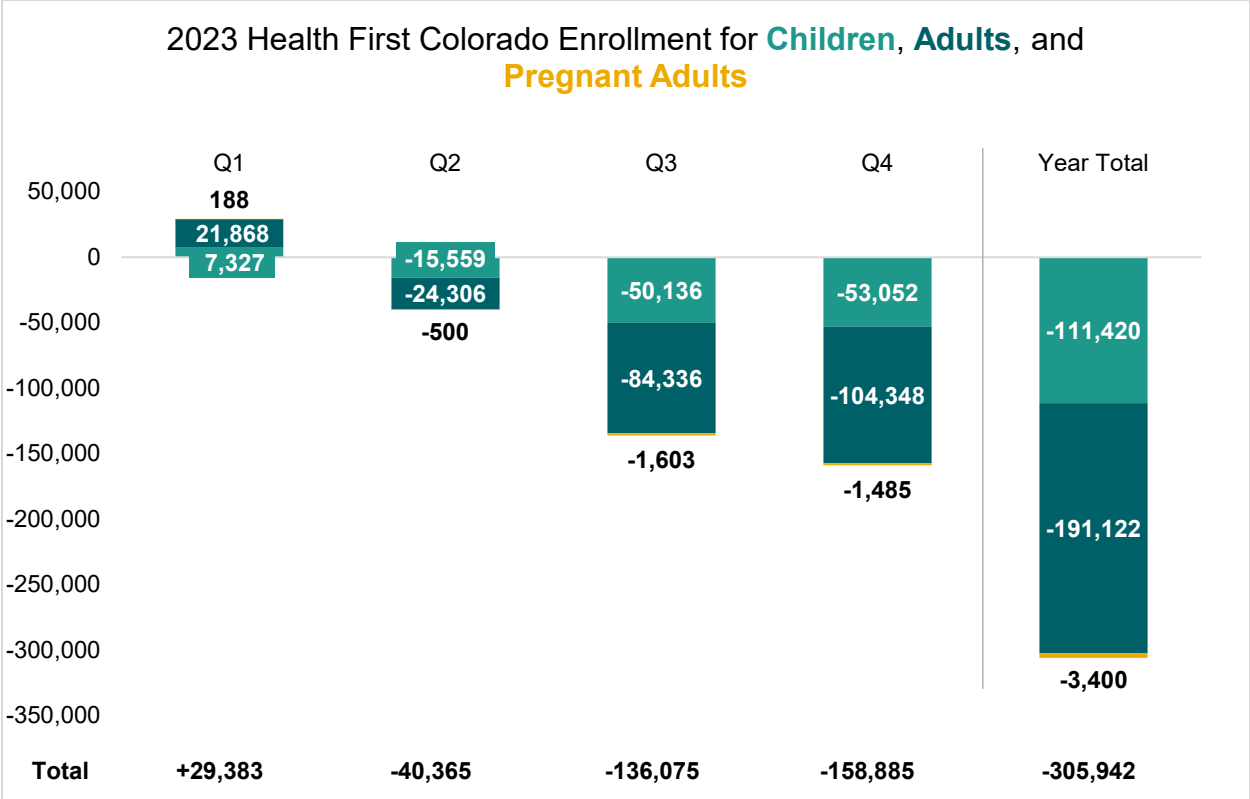


Health First Colorado Enrollment Data in 2023

The total number of people enrolled in all Health First Colorado programs **decreased by 326,196 or 18.9%** from the beginning of January to the end of December 2023.

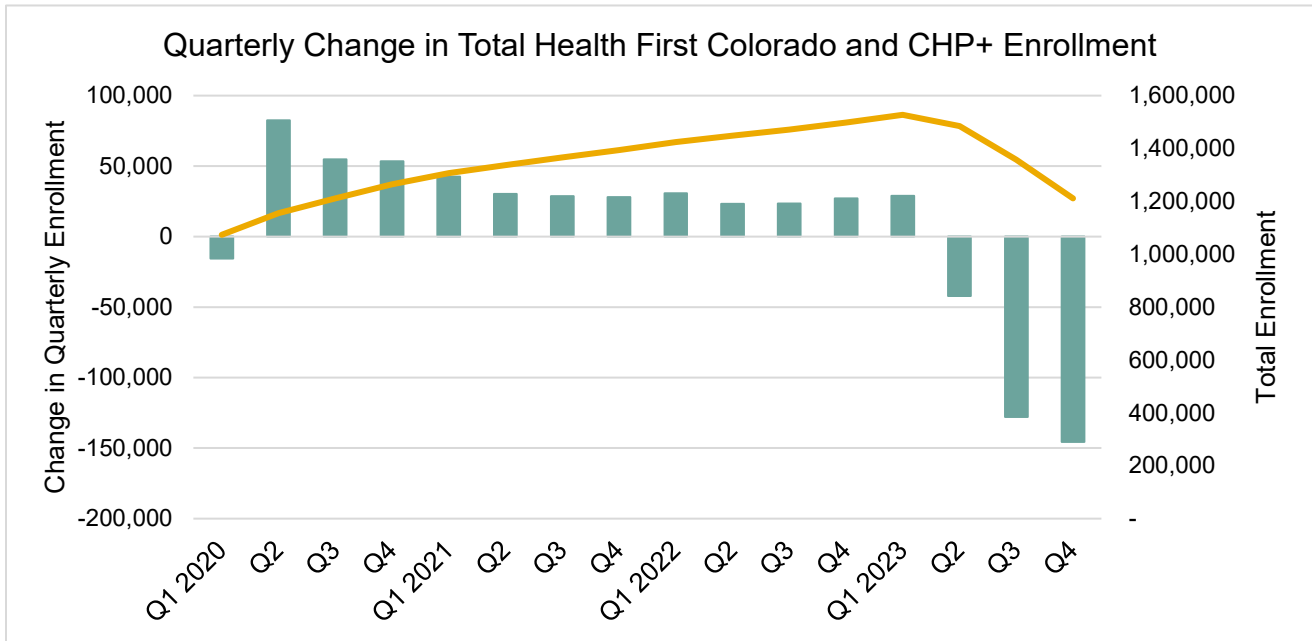
The total number of adults, pregnant adults, and children enrolled in Health First Colorado MAGI programs **decreased by 305,942 or 21.1%** from the beginning of January to the end of December 2023.

- Adult enrollment **decreased by 191,122 or 22.9%** to 642,982 from 834,104.
- Pregnant adult enrollment **decreased by 3,400 or 10.3%** to 29,663 from 33,063.
- Children’s enrollment **decreased by 111,420 or 19.1%** to 472,177 from 583,597.



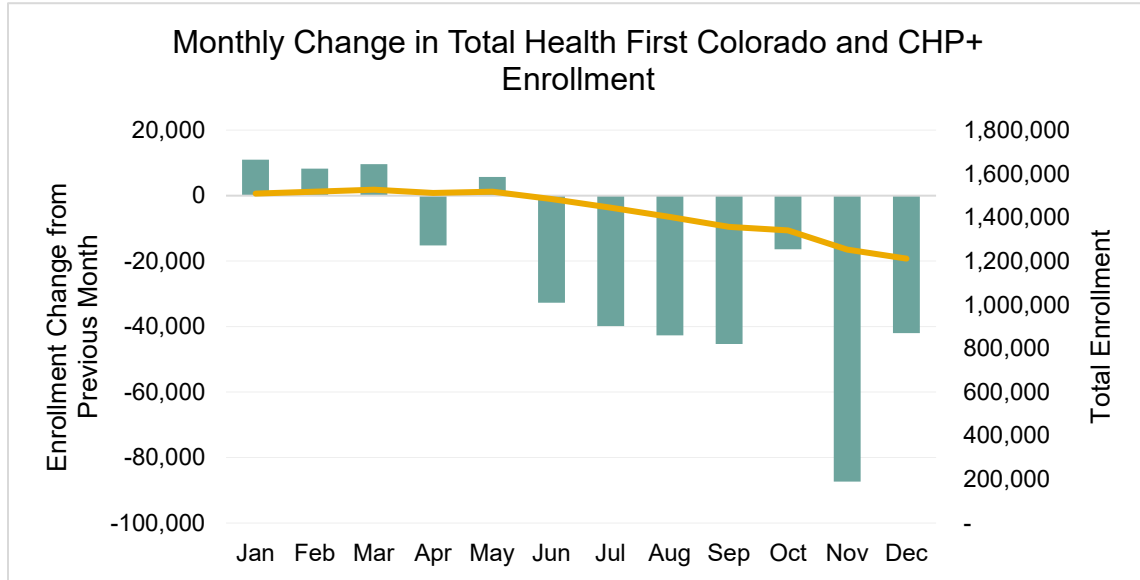
Enrollment Trends

The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **decreased by 145,698 or 10.7%** from beginning of October to the end of December 2023. This is the largest quarterly decrease in enrollment since March 2020, when the COVID-19 PHE began. Health First Colorado and CHP+ returned to normal eligibility renewal processes when the PHE ended in May 2023.



Decrease in Enrollment Throughout 2023

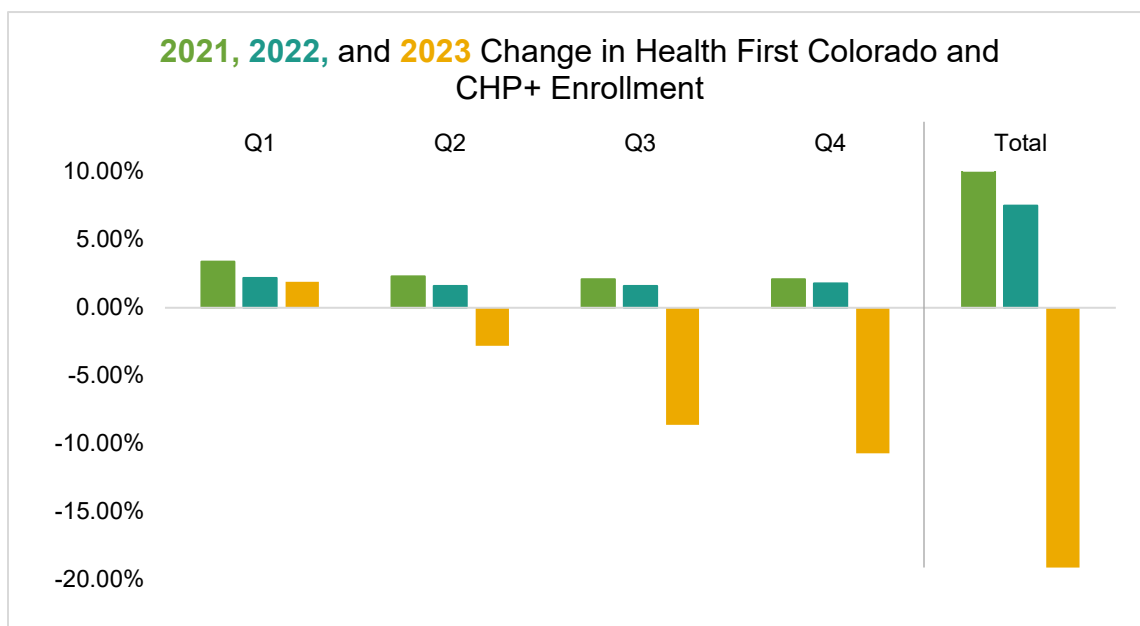
The total number of people enrolled in Health First Colorado MAGI programs and CHP+ programs **decreased by 286,776 or 19.1%** from the beginning of January to the end of December 2023.



Comparison to Previous Years

Enrollment in Health First Colorado MAGI programs and CHP+ programs began to decrease in 2023 at the end of the COVID-19 PHE in May 2023. This is the first year that enrollment has decreased since the PHE began in March 2020.

See Appendix A for complete comparison of 2021, 2022, and 2023 trends.



Appendix A

CHP+			2021	2022	2023
CHP+	Q1	Kids	-5.5%	-3.7%	-1.1%
		Pregnant Adults	-5.4%	8.4%	6.6%
		Total	-5.5%	-3.6%	-1.0%
	Q2	Kids	-5.0%	-5.2%	-4.0%
		Pregnant Adults	-12.0%	-4.1%	4.3%
		Total	-5.0%	-5.2%	-3.8%
	Q3	Kids	-5.1%	-1.8%	18.4%
		Pregnant Adults	-13.5%	70.5%	7.7%
		Total	-5.2%	-1.0%	18.1%
	Q4	Kids	-4.4%	-1.8	24.7%
		Pregnant Adults	0.6%	6.6%	17.1%
		Total	-4.4%	-1.7%	24.6%
	Total Year	Kids	-18.5%	-12.0%	40.2%
		Pregnant Adults	-27.6%	89.1%	40.1%
		Total	-18.6%	-11.0%	40.2%
Health First Colorado	Q1	Kids	2.5%	1.5%	1.3%
		Pregnant Adults	5.5%	5.1%	0.6%
		Adults	4.9%	3.1%	2.6%
		Total	3.9%	2.4%	2.0%
	Q2	Kids	1.7%	1.1%	-2.6%
		Pregnant Adults	-2.4%	1.6%	-1.5%
		Adults	3.6%	2.5%	-2.8%
		Total	2.7%	1.9%	-2.7%
	Q3	Kids	1.6%	1.2%	-8.7%
		Pregnant Adults	3.2%	60.0%	-4.9%
		Adults	3.1%	0.7%	-10.1%
		Total	2.5%	1.7%	-9.5%
	Q4	Kids	1.3%	1.2%	-10.1%
		Pregnant Adults	-0.6%	2.4%	-4.8%
		Adults	3.2%	6.5%	-14.0%
		Total	2.3%	2.0%	-12.2%
	Total Year	Kids	7.2%	5.0%	-19.1%
		Pregnant Adults	5.7%	81.9%	-10.3%
Adults		15.6%	8.8%	-22.9%	

		Total	11.8%	8.3%	-21.1%
CHP+ and Health First Colorado	Q1		3.4%	2.2%	1.9%
	Q2		2.3%	1.6%	-2.8%
	Q3		2.1%	1.6%	-8.6%
	Q4		2.1%	1.8%	-10.7%
	Year Total		10.3%	7.5%	-19.1%