



AUGUST MEETING NOTES

August 18, 2023

Renewals On PEAK

Allison Valentine, the Colorado Department of Health Care Policy and Financing (HCPF), gave a step-by-step walkthrough of how to renew benefits online via PEAK.

[User guides are available](#) in English and Spanish for clients who need more help using PEAK. The PEAK team is currently working on creating a user guide for renewals.

Medical Collections and Credit Reporting

Julia Char Gilbert, Colorado Center on Law and Policy, discussed House Bill 23-1126. This bill, which was passed in the 2023 legislative session, states that medical debt cannot be included on a credit report for anyone who is a resident of Colorado. This law will reduce barriers wherever credit reports and credit scores are used. Colorado is the first state in the country to pass this type of law.

Coloradans do not need to take action to benefit from this new law. The credit bureau must take action on behalf of the consumer. However, credit reporting errors are extremely common, so Coloradans with medical debt should check to make sure that their medical debt is not listed on their credit report. AnnualCreditReport.com is the safest and most effective way to review a credit report.

If there is an error on a credit report, consumers have the legal right to make a dispute. Cclponline.org/creditreport has several resources for this new law, including a guide for how to review and dispute credit reports.

HCPF Updates

HCPF recently made updates to two memos.

The first, [Medical Assistance Returned Mail Process](#) clarifies the work of the Consolidated Return Mail Center and what eligibility technicians at Medical Assistance sites, Eligibility Application Partner sites, and county departments of human/social services do when it comes to returned mail, including outreach to verify the Health First Colorado (Colorado's Medicaid program) or Child Health Plan *Plus* (CHP+) member is still a Colorado resident. This replaces the details in Operational Memo 19-045 Medical Assistance Returned Mail Process that HCPF released on October 1, 2019.

The second, [Postpartum Medical Assistance Expansion to 12 Months](#) informs eligibility sites that postpartum Health First Colorado and CHP+ members who have a change in circumstances and who are no longer eligible should not be terminated from coverage if they are within a 12-month postpartum period, unless:

- the member requests voluntary termination
- the member ceases to be a state of Colorado resident
- the member cannot be located and their whereabouts are unknown

- the eligibility worker or site determines that eligibility was determined incorrectly at the most recent determination or redetermination of eligibility because of agency error or fraud, abuse, or perjury attributed to the member
- the member passes away

Members should remain eligible under the Health First Colorado or CHP+ program, in which they qualified, when they gave birth or when the pregnancy ended.

Behavioral Health Administration (BHA) can now be seen in the patient portal listed as “BHA Benefit Plan.” This is not a Medicaid program. The Colorado Behavioral Health Administration administers the BHA Community Services that the Colorado Department of Human Services oversees. [Review the FAQ](#) on how the BHA is administered.

On May 31, 2023, there was a data breach that may have included member information for all Health First Colorado or CHP+ applicants and members. [This memo](#) includes information on how HCPF is responding, and what members can do to protect their information. All members are going to get a letter about this data security incident.

CKF Updates

CKF created a [job aid describing family planning and reproductive health services](#).

Member Sharing

Members discussed their experience with the Medicaid unwind, including the 90-day reassessment period and filing an appeal. Steps for filing an appeal are included in the [appeals guide from the Colorado Center for Law and Policy \(CCLP\)](#).

Clients have 90 days after their renewal date to submit. However, if it has been more than 30 days since renewal date, members should apply for retroactive benefits to confirm any medical bills in this timeframe are covered. Steps for reassessments include:

- Login to PEAK and review the To-Do List. Click “Complete now” under the card titled “Late renewal”.

OR

- Visit the county and ask to submit a late renewal. Some counties call this a reassessment.

Next meeting: December 15, 2023